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SIXTH ANNUAL AND FORTIETH

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

ELAINE B. WEIS

STATE OF UTAH

TO HIS EXCELLENCY

NORMAN H. BANGERTER

GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1985 to June 30, 1986

STATE OF UTAH

OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

SALT LAKE CITY

To His Excellency, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Sixth Annual and Fortieth Report of the Department of Financial Institutions for the period July 1, 1985 to June 30, 1986. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

Elaine B. Weis
COMMISSIONER

Subscribed and sworn to before me this
1st day of October, 1986.

Notary Public

Residing at Salt Lake City, Utah
My Commission expires 9-1-87

NOTARY PUBLIC
AVON T. FRANCIS
STATE OF UTAH

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DEPARTMENT HISTORY

1986-1907	State chartered banks supervised by Secretary of State
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit Code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 " Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.

REPORT OF COMMISSIONER

The fiscal year 1985-1986 has been one of dramatic change for financial institutions in the State of Utah.

In January, 1986, the Utah Legislature passed the "Banking Reform Act of 1986". This comprehensive act was designed to give the Commissioner as many options as possible when dealing with failing financial institutions. It also mandated federal deposit insurance for all industrial loan corporations by July 1, 1989. The law opened the State of Utah for full national interstate banking by acquisition of a Utah depository institution after December 31, 1987. In addition, from the date of the Governor's signature on January 21, 1986, an out-of-state bank or bank holding company could acquire a failing Utah depository institution. The Commissioner completed the first transaction under the new statute on January 24, 1986 when Citicorp acquired the failed Utah Firstbank.

Utah, like the rest of the United States, experienced the largest number of bank failures during the past year of any year since the Great Depression.

Citizens Bank was closed by the Commissioner on October 18, 1985. She appointed the FDIC as receiver, and the bank and all its branches opened the next working day as branches of Commercial Security Bank.

On January 24, 1986, the Commissioner took possession of Pioneer State Bank and Utah Firstbank and again appointed the FDIC receiver. This was the first time the FDIC was able to include out-of-state depository institutions and out-of-state depository institution holding companies on its list of potential bidders invited to the bid conference. Utah Firstbank's deposit liabilities were assumed by Citibank (Utah), a newly-chartered state bank subsidiary of Citicorp, New York. The winning bid for Pioneer State Bank was Zions First National Bank which reopened it as one of its branches.

The above three closures were made necessary as a result of mismanagement and insider dealing by the officers and directors of the banks. Family Bank, however, became insolvent as a result of an embezzlement totaling more than twice the bank's entire capital. After the Commissioner took possession on March 28, 1986 and appointed the FDIC receiver, the bank's offices reopened as branches of Commercial Security Bank.

The Commissioner took possession of Summit Savings and Loan Association April 14, 1986 and appointed the Federal Savings and Loan Insurance Corporation as receiver. Summit Savings and Loan is currently operating under FSLIC's management consignment program.

The industrial loan corporation industry experienced the greatest change during the fiscal year. Five thrifts obtained FDIC insurance, one obtained membership in the Federal Reserve System and another was merged into a bank. Two surrendered their licenses and three discontinued taking deposits.

A large portion of the Commissioner's time was devoted to preparing bid packets and negotiating with potential buyers for the thrift and loan corporations which were unable to obtain federal deposit insurance. As of year-end all except seven of the 31 industrial loan corporations either had obtained such insurance or were in the process of being approved.

During this fiscal year, Continental Bank and Trust was purchased by the Moore Financial Group of Boise under our regional interstate reciprocity and Empire State Bank of Layton was merged into Clearfield State Bank.

Although the total number of state chartered banks and savings and loan associations decreased during the past year, total assets increased substantially. Due to the special problems of the industrial loan corporations growing out of the private insurance situation, both their number and assets decreased between June 30, 1985 and June 30, 1986.

The following summary table reflects the relative position of Utah depository institutions and the changes during the fiscal year 1985-1986.

TOTAL ASSETS (thousands)

	June 30, 1986		June 30, 1985		
	No of Institutions	Total Assets	No of Institutions	Total Assets	% of Change
Commercial Banks					
State	45	3,469,794	49	3,215,215	7.9%
National	7	6,452,990	6	5,911,752	9.2%
Total	52	9,922,784	55	9,126,967	8.7%
Savings & Loan Assns					
State	10	4,547,770	10	4,043,138	12.5%
Federal	5	1,145,645*	5	1,348,675	(15.0)%
Total	15	5,693,415	15	5,391,813	5.6%
Credit Unions (State Chartered Only)	166	1,721,808	179	1,440,079	19.6%
Industrial Loan Corporations	31	732,896	37	817,276	(10.3)%
		18,070,903		16,776,135	7.7%

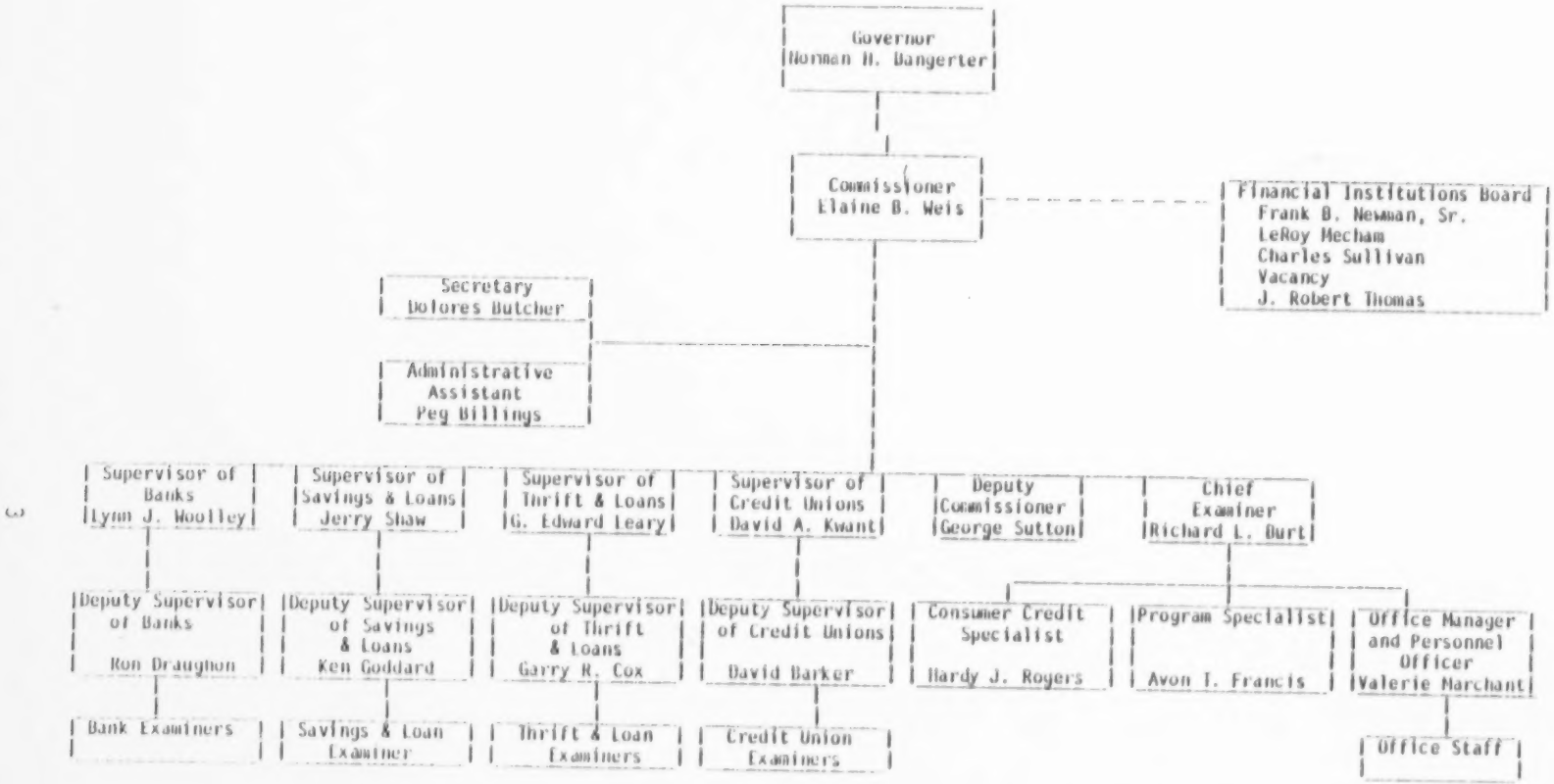
In Utah the credit unions are our fastest growing financial industry. However, despite the failure of four banks, the conservatorsnip of a savings and loan association and the serious problems of some of the industrial loan associations, total assets of all depository institutions have grown 7.7% since June 30, 1985.

*Does not include Deseret Federal Savings and Loan Association.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to date

STATE DEPARTMENT OF FINANCIAL INSTITUTIONS



STATE OF UTAH
Department of Financial Institutions
Personnel

Administration

Elaine B. Weis	Commissioner of Financial Institutions and Administrator of Consumer Credit
Marjorie A. Billings	Administrative Assistant to Commissioner
Dolores Butcher	Secretary to Commissioner
Richard L. Burt	Chief Examiner
George Sutton	Deputy Commissioner
Avon T. Francis	Program Specialist
Hardy J. Rogers	Consumer Credit Specialist

Supervisors

Lynn J. Woolley	Supervisor of Banks
James E. Shaw	Supervisor of Savings & Loans
G. Edward Leary	Supervisor of Thrift Institutions
David A. Kwant	Supervisor of Credit Unions

Deputy Supervisors

Ronald R. Draughon	Deputy Supervisor of Banks
Ken Goddard	Deputy Supervisor of Savings & Loans
Garry R. Cox	Deputy Supervisor of Thrift Institutions
David Barker	Deputy Supervisor of Credit Unions

Examiners

Jonathan Bronson
Boyd E. Carlsen
Brent Gardner
Teresa Garff
Milton N. Hepworth
Rex A. Madson
Marilyn Mills
Santos T. Ontiveros
William Opperman
Orla Beth Peck
Lynette M. Pool
William Reuling
Aleta E. St. Louis
James Sorenson
Lonny J. Stillman
Stewart G. Vernon
Gary Widdison

Clerical

Valerie Marchant	Office Manager
G. Irene Anderson	Office Specialist
Martha Henrie	Office Specialist

Members of State Board of Financial Institutions

		Term Expires
Elaine B. Weis	Chairman	
Frank B. Newman, Sr.		7-1-89
LeRoy Mecham		7-1-87
Charles Sullivan		7-1-89
J. Robert Thomas		7-1-87

APPROPRIATION

July 1, 1985 to June 30, 1986

July 1, 1985 to June 30, 1986	1,501,800.00
From Financial Institutions Restricted Fund Share General Government Overhead	17,300.00
Total Appropriations for period shown	1,519,100.00

EXPENDITURES

July 1, 1985 to June 30, 1986

Personal Services	925,836.48
Employer's Contributions:	
Retirement	119,360.96
Other Employment Benefits	140,238.13
Travel Expense	41,452.19
Current Expense	117,028.48
Capital Outlay	14,451.87
Share of Government Overhead	17,300.00
Total Expenditures	1,375,668.11
Balance of Appropriation Unexpended Lapsed to Restricted Fund Balance	143,431.89
Total expenditures for period shown	1,519,100.00

CASH RECEIPTS

July 1, 1985 to June 30, 1986

FEES:		1985-1986
Banks	Basic Fees	452,277.07
Savings/Building & Loan Associations	Supervisory and Examination Fees	174,817.77
Industrial Loan Corporations	Basic Fees & Examinations	280,355.20
Supervised Lenders	Basic and Volume Fees	70.00
Credit Unions	Basic Fees & Examinations	448,336.90
Regulated Lenders	Registration Fees	105,655.86
Financial Institution Holding Companies	Annual Fees	2,400.00
Examination Fees		14,410.00
Money Management Certification Fees		18,700.00
Applications		24,950.00
Securities Applications		2,250.00
Money Order Vendors		700.00
Miscellaneous		6,734.83
Reimbursements		42,807.80
Total Deposited with State Treasurer		1,574,465.43

COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
SUPERVISED BY THE COMMISSIONER OF FINANCIAL INSTITUTIONS

	June 30, 1986			June 30, 1985			
Name of Industry	No. of Institutions	No. of Branches	Total Assets	No. of Institutions	No. of Branches	Total Assets	Increase or (Decrease)
State Banks	45	156	3,469,794,000	49	151	3,215,215,000	254,579,000+
Savings/Building & Loan Associations	10	152*	4,547,770,000	10	154*	4,043,138,000	504,632,000+
Credit Unions	166	68	1,721,808,464	179	65	1,440,079,185	281,729,277+
Industrial Loan Corporations	31	49	717,275,792	37	53	817,275,792	(45,759,410)

	December 31, 1985			December 31, 1984			
Name of Industry	No. of Institutions	No. of Other Offices	Total Assets	No. of Institutions	No. of Other Offices	Total Assets	Increase or (Decrease)
Supervised Lender Licenses	N/A	N/A	N/A	46	46	599,429,179	N/A
Registered Regulated Lender	1,616	(not requested)		1,705	(not requested)		

*Includes out-of-state branches

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(In thousands)

Year End	STATE BANKS		STATE SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		STATE CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1979	63	3,111,574	12	2,567,946	51	318,082	69	242,853	224	696,623
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621
1982	54	2,947,006	11	3,685,213	56	605,140	44	214,984	191	1,017,348
1983	53	3,251,696	11	4,069,861	53	670,178	43	239,375	184	1,158,035
1984	51	3,443,857	11	4,893,673	37	793,141	46	599,429	181	1,286,642
1985	47	3,348,045*	10	4,545,514	31	771,516	0	**	174	1,505,041

*Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.

**Supervised Lenders now regulated lenders (per Title 70C)

BANKS

Name of Bank	City	County	Organized	President	Cashier
Bank of American Fork 33 East Main	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim	Sanpete	1905	Curtis J. Armstrong	Gerald D. Naylor
Bank of Iron County 78 East Center	Parowan	Iron	1947	D. Robinson	W. R. Woolsey
Bank of Utah 2605 Washington Blvd.	Ogden	Weber	1952	Roy C. Nelson	Richard L. Chamberlain
Barnes Banking Company 33 South Main	Kaysville	Davis	1891	Alan B. Blood	David J. Walker
Basin State Bank 363 East Main	Vernal	Uintah	1980	Howard R. Carroll	Marlene Atwood
Bonneville Bank 1675 N. 2nd West	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Cache Valley Bank 460 North Main	Logan	Cache	1975	Kent A. Webb	Ann Nielsen
Capital City Bank 2200 South State St.	Salt Lake City	Salt Lake	1977	Norton Parker	
Central Bank and Trust Company 202 South Main	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citibank (Utah) 3135 South 13th East	Salt Lake City	Salt Lake	1985	Dan C. Jorgensen	Becky Apgood
Clearfield State Bank 180 South State	Clearfield	Davis	1917	Harold C. Steed	Cleon Johnson
Commercial Security Bank 2491 Washington Blvd.	Ogden	Weber	1925	Robert H. Bischoff	
Continental Bank & Trust Co. 200 South Main	Salt Lake City	Salt Lake	1952*	J. Michael Holt	R. Zane Morrison
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City	Salt Lake	1978	Lynn B. Barney	Seth S. Mouritsen
Davis County Bank 12 West State	Farmington	Davis	1892	Carl W. Buchanan	Kay H. Christensen
Deseret Bank 66 South Main	Pleasant Grove	Utah	1911	Kay L. Jacobs	Geraldine A. Peay

Name of Bank	City	County	Organized	President	Cashier
Dixie State Bank 1 South Main	St. George	Washington	1970	John W. Hickman	R. S. Miles.
Draper Bank and Trust 903 East 12300 South	Draper	Salt Lake	1968*	Dewey C. Bluth	D. Grant Johnson
Far West Bank 201 E. Center	Provo	Utah	1975	Edward V. Blanchard	Rick Anderson
First Security State Bank 381 E. Broadway	Salt Lake City	Salt Lake	1887	Robert T. Heiner	Larry M. Gwynn
Golden Spike Bank 25 N. Tremont	Tremonton	Box Elder	1979	Brian Mendenhall	Darwin Nielsen
Guardian State Bank 142 E. 200 South	Salt Lake	Salt Lake	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank Gunnison City	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coates
Heritage Bank & Trust 4100 S. Redwood Rd.	Salt Lake City	Salt Lake	1977	John R. Starley	Robert D. McEntire
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City	Salt Lake	1973	Ronald Spratling, Jr.	Carol H. Day
Lewiston State Bank 17 East Center	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
Pioneer Bank 151 South Main	Salt Lake City	Salt Lake	1976	William Lapsley	Jill H. Bischoff
Rocky Mountain State Bank 2163 E. 33rd South	Salt Lake City	Salt Lake	1976	C. Alan Murdock	Barry G. Gough
Rocky Mountain State Bank of Bountiful 562 S. Main	Bountiful	Davis	1979	C. Alan Murdock	Barry G. Gough
Sandy State Bank 140 West 9000 South	Sandy	Salt Lake	1977	Ronald A. Carnago	Clea K. Rasmussen
Silver King State Bank 1650 Park Avenue	Park City	Summit	1971	R. A. Wilde	Florinda Darcey
State Bank of Southern Utah 26 North Main	Cedar City	Iron	1957	Kerry Jones	John R. Westwood
Sun Capital Bank 60 South 100 East	St. George	Washington	1974	D. E. Schmutz	John W. Allen
Tracy Collins Bank & Trust 107 S. Main	Salt Lake City	Salt Lake	1894	Charles R. Canfield	Duane Thurber
Union Bank 515 South 7th East	Salt Lake City	Salt Lake	1978	John R. Evans	Alan Whitchurch

Name of Bank	City	County	Organized	President	Cashier
United Bank 5595 So. State	Murray	Salt Lake	1973	James E. Boldon	Dorothy Ross Alder
Utah Bank & Trust 280 West 1500 South	Bountiful	Davis	1967*	H. H. Atwood	D. Gary Ashby
Utah Independent Bank 55 South State	Salina	Sevier	1977	Robert B. White Jr.	Mike Shaw
Valley Bank & Trust Co. 185 South State	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy E. Barker
Valley Central Bank Main and Center	Richfield	Sevier	1972	Ferral D. Huntsman	
Wasatch Bank 1220 South 800 East	Orem	Utah	1971	Jackson Howard	Randall Hall
Wasatch Bank of Lehi 6th East & Main	Lehi	Utah	1979	Jackson Howard	David A. Westover
Wasatch Bank of Pleasant Grove 225 South Main	Pleasant Grove	Utah	1975	Jackson Howard	Sue Ann Maxfield

*Date converted to a state chartered bank

NATIONAL BANKS IN THE STATE OF UTAH

As of June 30, 1986

Name of Bank	City	County	Organized	President	Cashier
American Investment Bank, N.A.	Salt Lake City	Salt Lake	1984	K. Eric Gardner	Duane H. Bullough
First Interstate Bank of Utah, N.A.	Salt Lake City	Salt Lake	1859	Leon G. Hamon	Gary F. Matern
First National Bank of Layton	Layton	Davis	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	1903	Grant Francis	Richard K. Sommers
First Security Bank of Utah, N.A.	Ogden	Weber	1881	Robert T. Heiner	Robert L. Richardson
First Western National Bank	Moab	Grand	1962	I. D. Nightingale	Frankie Nightingale
Zions First National Bank	Salt Lake City	Salt Lake	1873	Ronald S. Hanson	G. Donald Rocha

STATE BANKS
Forty-Five Banks - One Hundred Fifty-Six Branches
June 30, 1986

Name of Bank	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Iron County	Parowan	Iron
Escalante	Escalante	Garfield
LaVerkin	LaVerkin	Washington
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Wasnington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintan
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Third West	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Citibank (Utah)	Salt Lake City	Salt Lake
Crossroads Plaza	Salt Lake City	Salt Lake
Clearfield State Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Commercial Security Bank	Ogden	Weber
4th East 4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beehive	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake

Name of Bank	City	County
Commercial Security Bank, cont.		
East Layton	East Layton	Davis
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit
Logan	Logan	Cache
Midvale	Midvale	Salt Lake
Murray	Murray	Salt Lake
North Ogden	Ogden	Weber
North Salt Lake	North Salt Lake	Davis
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber
South State	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Sugarhouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
Tremonton	Tremonton	Box Elder
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
Downtown	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Parleys View	Salt Lake City	Salt Lake
Provo	Provo	Utah
Redwood Road	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Sugar House	Salt Lake City	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Layton	Layton	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Provo	Provo	Utah

Name of Bank	City	County
Dixie State Bank	St. George	Washington
Hurricane	Hurricane	Washington
Draper Bank and Trust	Draper	Salt Lake
Redwood Road	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Salem	Salem	Utah
First Security State Bank	Salt Lake City	Salt Lake
Golden Spike Bank	Tremonton	Box Elder
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Heritage Bank & Trust	Salt Lake City	Salt Lake
Holladay Bank & Trust	Salt Lake City	Salt Lake
Lewiston State Bank	Lewiston	Cache
Pioneer Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt lake
Rocky Mountain State Bank of Bountiful	Bountiful	Davis
Sandy State Bank	Sandy	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
Park City	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Sun Capital Bank	St. George	Wasnington
Commercial Center	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
American	Salt Lake City	Salt Lake
Brighton	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Hunter (Copperview)	Salt Lake City	Salt Lake
Midtown Office	West Valley	Salt Lake
Midvale	Salt Lake City	Salt Lake
North Salt Lake	Midvale	Salt Lake
SLC International Airport #1	North Salt Lake	Davis
SLC International Airport #2	Salt Lake City	Salt Lake
Sandy	Salt Lake City	Salt Lake
Snowbird	Sandy	Salt Lake
South Salt Lake	Alta	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
West Jordan	Salt Lake City	Salt Lake
	West Jordan	Salt Lake

Name of Bank	City	County
Tracy-Collins Bank & Trust, cont.		
West Valley	West Valley	Salt Lake
Woods Cross	Woods Cross	Davis
Union Bank	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bennion Family Center	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Brigham City	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Family Center	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger	West Valley	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Holladay	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Sandy	Sandy	Salt Lake
Sandy (South)	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
South Temple	Salt Lake City	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Wasatch Bank of Lehi	Lehi	Utah
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah

OPERATING STATE BANKS AND BRANCHES:

State Banks - June 30, 1985	49
Branches - June 30, 1985	151
Branches approved but not opened June 30, 1985	4
State banks - June 30, 1986	45
Branches - June 30, 1986	153
Branches approved but not opened June 30, 1986	3

Bank Charters Approved	Date Approved	Date Opened
First American Bank	7-12-84	Expired 1-12-86
Citibank (Utah)	1-24-86	1-27-86
Branch Banks Approved:		
Brignton Bank		
311 South State Street	5-30-86	
Deseret Bank		
800 North 500 West, Provo	7-5-84	12-18-85
Family Bank		
2590 Wasnington Blvd., Ogden	1-21-84	12-23-85
State Bank of Southern Utah		
Parowan	10-29-84	Expired 5-29-86
Valley Bank and Trust Company		
300 West and South Temple	1-25-84	Expired 1-25-86
4800 South and Highland Drive	2-18-86	
10600 South & State Street, Sandy	11-8-85	

Banks Closed	Date
Citizens Bank, reopened as brancnes of Commercial Security Bank	10-18-85
Family Bank, reopened as branches of Commercial Security Bank	3-28-86
Pioneer State Bank, reopened as branch of Zions First National Bank (closed)	1-24-86
Utan Firstbank, reopened as Citibank (Utan)	1-24-86
Branches Closed	
Commercial Security Bank	
285 West North Temple (Citizens)	1-17-86
2168 Washington Blvd., Ogden (Citizens)	5-2-86
2050 West 5700 South, Roy (Citizens)	5-2-86
2590 Wasnington Blvd., Ogden (Family)	6-27-86
3225 Harrison Blvd., Ogden (Family)	6-27-86
Cache Valley Bank	
2190 Nortn Main, North Logan	4-18-86
Dixie State Bank	
Bloomington	12-31-85
Continental Bank and Trust Company	
2450 East 7000 South	6-30-86
Mergers:	
Moore Financial of Utah merged into Continental Bank and Trust Company	1-1-86
Empire State Bank of Layton merged into Clearfield State Bank	11-1-85

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Citibank (Utah)	Salt Lake City
Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Kearns
Heritage Bank and Trust	Salt Lake City
Rocky Mountain State Bank	Salt Lake City
Rocky Mountain State Bank of Bountiful	Bountiful
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utan Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
The Continental Bank and Trust Company	Salt Lake City
First Security State Bank	Salt Lake City
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
Moore Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York City

NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Ogden
Zions First National Bank	Salt Lake City

45 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1966 -
FIGURES IN THOUSANDS

ASSETS	TOTAL STATE NATIONAL	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF IRON COUNTY	BANK OF UTAH	BANKS BANKING COMPANY	BASIN STATE BANK	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST	CITIBANK UTAH	CLEARFIELD STATE BANK
1 Cash and balances due from depository institutions												0			
a. Noninterest bearing balances and currency and coin	872,045	289,403	3,232	859	1,113	13,457	2,981	1,780	1,778	2,788	713	4,434	4,860	2,531	3,419
b. Interest-bearing balances	423,170	58,835	0	215	0	55	400	0	600	0	0	0	0	0	1,399
2 Securities	1,075,211	553,225	23,884	3,444	1,039	22,684	25,933	0	35	250	29	3,713	26,171	402	19,164
3 Federal funds sold and securities purchased under agr. to resell	729,271	213,660	5,300	1,825	1,661	6,800	2,200	5,000	1,600	1,200	925	1,750	0	24,935	2,000
4 Loans and lease financing receivables	0	0													
a. Loans and leases, net of unearned income	6,309,724	2,130,042	32,144	11,010	15,566	74,368	27,061	8,935	9,446	29,557	6,598	25,600	48,582	6,086	19,751
b. LESS: Allowance for loan and lease losses	77,955	24,396	413	121	223	824	190	182	76	277	216	232	485	101	256
c. LESS: Allocated transfer risk reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	6,231,769	2,105,646	31,731	10,889	15,343	73,744	26,871	8,753	9,370	29,280	6,382	25,368	48,097	5,985	19,501
5 Assets held in trading accounts	24,459	5,259	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	187,939	102,084	773	39	710	6,150	594	1,030	264	930	35	1,545	2,737	325	1,345
7 Other real estate owned	107,626	41,275	596	591	2,014	1,188	72	552	375	202	526	107	334	0	235
8 Investments in unconsolidated subsidiaries and associated companies	1,187	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	5,809	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Intangible assets	31,810	30,636	0	0	0	5	0	0	0	0	0	0	369	3,063	0
11 Other assets	182,688	69,771	864	383	907	2,379	1,217	218	442	715	429	580	3,140	3,712	837
12 TOTAL ASSETS	9,922,784	3,469,794	66,380	18,245	22,187	126,462	60,268	17,325	14,464	35,365	9,030	37,497	85,708	40,953	47,900
LIABILITIES															
13 Deposits															
a. In domestic offices	7,924,128	2,960,857	58,171	15,145	20,651	113,261	50,178	16,108	12,903	31,509	8,280	34,796	74,479	35,340	39,929
(1) Noninterest-bearing	1,822,929	677,422	7,151	2,628	2,621	33,359	8,256	1,953	3,425	12,292	1,960	10,610	13,705	5,739	7,462
(2) Interest-bearing	6,101,199	2,283,435	51,020	12,517	18,030	79,902	41,922	14,155	9,478	18,217	6,320	24,186	60,774	29,601	32,467
b. In foreign offices, Edge and Agreement subsidiaries	60,928	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest bearing	0	0	0	0	0		0	0	0	0	0	0	0	0	0
(2) Interest-bearing	60,928	0	0	0	0		0	0	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	914,301	172,113	0	0	0	2,931	0	0	0	0	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	40,575	9,400	0	0	0	1,223	214	0	0	0	0	0	1,775	0	0
16 Other borrowed money	61,086	1,923	0	0	0	0	0	0	0	0	0	0	0	141	278
17 Mortgage indebtedness and obligations under capitalized leases	19,468	12,628	0	0	0	0	0	0	0	0	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	5,809	0	0	0	0	0	0	0	10	407	200	38	0	0	0
19 Notes and debentures subordinated to deposits	57,868	11,734	0	0	0	1,604	0	0	0	0	0	0	0	0	0
20 Other liabilities	154,378	49,767	577	150	301	741	554	89	282	781	61	255	1,441	247	807
21 TOTAL LIABILITIES	9,238,543	3,197,922	58,748	15,295	20,952	119,760	50,946	16,197	13,195	32,697	8,541	35,089	77,695	35,728	40,764
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL															
23 Perpetual preferred stock	671	671	0	0	600	0	0	0	0	0	71	0	0	0	0
24 Common stock	122,489	68,777	125	50	90	3,231	210	935	625	560	850	910	528	1	385
25 Surplus	241,358	125,144	2,575	600	442	3,527	2,443	650	255	1,300	131	945	1,572	5,749	2,100
26 Undivided profits and capital reserves	319,823	87,280	4,932	2,300	103	(561	6,669	(4571	589	868	(616)	553	5,913	(525)	6,651
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	684,241	281,872	7,632	2,950	1,235	6,202	9,322	1,128	1,269	2,668	436	2,408	8,013	5,225	7,136
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	9,922,784	3,469,794	66,380	18,245	22,187	126,462	60,268	17,325	14,464	35,365	9,030	37,497	85,708	40,953	47,900

STATE AND NATIONALLY CHARTERED BANKS - June 30, 1986 -
FIGURES IN THOUSANDS

ASSETS	COMMERCIAL SECURITY BANK	CONTINENT BANK AND TRUST	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST SECURITY STATE BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HERITAGE BANK AND TRUST	HOLIDAY BANK AND TRUST	LEWISTON STATE BANK
1 Cash and balances due from depository institutions															
a. Noninterest bearing balances and currency and coin	78,482	16,323	516	1,735	7,234	3,364	5,044	2,870	1,515	709	2,417	908	1,053	870	1,114
b. Interest-bearing balances	0	28,276	900	1,200	0	0	0	1,125	1,000	800	0	0	1,339	1,879	3,584
2 Securities	146,178	37,875	18	1,170	28,329	1,600	9,555	130	3,472	1,334	746	4,188	1,321	657	6,248
3 Federal funds sold and securities purchased under agr. to resell	10,000	60,650	0	6,300	475	3,700	2,100	605	7,000	600	350	760	500	350	2,350
4 Loans and lease financing receivables															
a. Loans and leases, net of unearned income	494,748	170,520	8,103	12,387	46,922	32,696	53,554	29,672	12,457	1,866	20,693	12,658	11,338	8,044	13,986
b. LESS: Allowance for loan and lease losses	4,993	2,712	135	90	653	175	618	204	125	6	255	200	137	86	168
c. LESS: Allocated transfer risk reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	489,755	167,808	7,968	12,297	46,269	32,721	52,936	29,468	12,332	1,860	20,438	12,458	11,201	7,958	13,818
5 Assets held in trading accounts	0	245	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	15,806	13,553	678	1,053	1,736	2,239	1,587	2,432	1,217	368	551	23	407	590	136
7 Other real estate owned	9,695	66	269	311	756	78	516	341	94	0	385	98	224	576	0
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Intangible assets	1,920	22,540	0	0	0	0	0	390	0	121	0	0	0	0	0
11 Other assets	16,666	3,344	291	277	1,869	906	1,266	1,055	310	83	593	427	129	238	467
12 TOTAL ASSETS	766,504	351,780	11,040	26,363	88,630	44,628	72,964	36,366	26,940	5,875	25,480	19,362	16,284	13,308	28,099
LIABILITIES															
13 Deposits															
a. In domestic offices	630,705	254,209	10,007	22,450	79,109	40,197	67,202	35,016	22,196	4,914	23,585	16,652	14,826	11,871	23,897
(1) Noninterest-bearing	165,797	52,916	2,335	3,831	15,008	8,534	18,504	6,302	3,904	813	4,150	2,955	2,496	1,958	2,156
(2) Interest-bearing	464,908	200,293	7,672	18,569	64,101	31,663	48,696	28,714	18,292	4,101	19,435	13,697	12,420	9,913	21,741
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest bearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	73,352	44,624	0	0	0	0	0	0	1,705	0	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	0	1,720	0	0	0	0	265	0	0	0	0	0	26	0	41
16 Other borrowed money	56	0	0	0	0	0	0	36	0	0	0	0	0	0	0
17 Mortgage indebtedness and obligations under capitalized leases	2,852	11	17	0	0	915	0	0	0	35	0	0	0	34	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19 Notes and debentures subordinated to deposits	2,425	2,000	0	0	0	0	0	0	0	0	0	0	0	72	0
20 Other liabilities	9,376	3,398	122	551	494	312	773	340	837	46	271	217	69	100	326
21 TOTAL LIABILITIES	718,746	305,962	10,148	23,001	79,585	41,424	68,240	35,442	24,738	4,995	23,856	16,869	14,921	12,077	24,264
22 Limited life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL															
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Common stock	2,825	12,491	300	100	100	767	200	302	1,000	90	1,100	100	400	702	300
25 Surplus	26,700	33,706	300	1,000	4,400	970	500	357	1,000	810	1,100	400	218	161	1,700
26 Undivided profits and capital reserves	20,433	(371)	292	2,262	4,537	1,467	4,024	2,265	202	1201	(5761	1,793	745	368	1,835
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0			0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	47,758	45,818	892	3,362	9,037	3,204	4,724	2,924	2,202	680	1,624	2,493	1,363	1,231	3,835
29 TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK AND EQUITY CAPITAL	766,504	351,780	11,040	26,363	88,630	44,628	72,964	38,366	26,940	5,875	25,480	19,362	16,284	13,308	28,099

STATE AND NATIONALLY CHARTERED BANKS - June 30, 1986 -
FIGURES IN THOUSANDS

ASSETS	PIONEER MT. BANK	ROCKY STATE BANK	ROCKY MT. STATE BANK BOUNTIFUL	SANDY STATE BANK	SILVER KING STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	TRACY COLLINS BK AND TRUST	UNION BANK	UNITED BANK	UTAH BANK AND TRUST	UTAH INDEPENDEN BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK
1 Cash and balances due from depository institutions															
a. Noninterest bearing balances and currency and coin	966	1,216	1,275	1,151	1,072	4,658	1,563	17,119	1,364	3,228	7,084	704	70,797	1,965	2,008
b. Interest-bearing balances	0	600	400	200	200	0	100	0	0	0	0	518	10,000	2,241	304
2 Securities	2,225	660	418	1,239	356	2,747	947	25,834	0	2,681	14,425	420	125,580	605	2,178
3 Federal funds sold and securities purchased under agr. to resell	200	600	1,750	200	1,561	7,625	2,000	28,000	2,000	400	12,100	635	0	78	3,350
4 Loans and lease financing receivables															
a. Loans and leases, net of unearned income	6,585	9,409	9,070	7,712	16,769	36,587	13,286	183,600	16,909	30,345	33,067	8,043	494,434	25,421	15,273
b. LESS: Allowance for loan and lease losses	147	100	96	80	166	753	75	2,259	239	187	500	65	4,574	251	195
c. LESS: Allocated transfer risk reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	6,736	9,309	8,974	7,632	16,541	36,234	13,191	181,341	16,670	30,158	32,567	7,978	489,438	25,170	15,078
5 Assets held in trading accounts	0	0	0	0	0	0	0	0	0	0	0	0	5,014	0	0
6 Premises and fixed assets (including capitalized leases)	415	156	343	335	1,023	1,720	579	13,218	203	693	807	651	21,900	434	614
7 Other real estate owned	188	441	56	538	327	539	138	6,746	1,360	45	816	161	8,166	173	743
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Intangible assets	0	0	0	0	0	0	0	0	0	0	0	0	2,228	0	0
11 Other assets	155	272	213	512	366	770	321	5,373	721	454	1,243	337	13,841	652	507
12 TOTAL ASSETS	8,683	13,653	13,449	12,267	21,846	54,302	18,839	257,631	22,826	25,859	71,022	11,214	746,944	31,518	24,782
LIABILITIES															
13 Deposits															
a. In domestic offices	7,845	12,394	12,446	10,913	18,759	49,487	17,375	229,681	21,658	22,901	62,792	9,919	635,408	27,754	20,415
(1) Noninterest bearing	3,425	2,807	2,744	4,145	5,430	8,516	3,048	45,052	6,360	7,368	20,220	1,379	151,743	5,098	5,143
(2) Interest-bearing	4,420	9,587	9,704	6,768	13,329	40,971	14,327	184,629	15,298	15,513	42,572	8,540	483,665	22,656	15,272
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest bearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	0	0	0	0	0	0	0	4,661	0	0	0	0	40,946	0	1,919
15 Demand notes issued to U.S. Treasury	0	0	0	0	114	0	0	2,334	0	0	0	0	2,774	113	207
16 Other borrowed money	0	0	0	0	0	0	0	139	0	0	0	0	861	0	0
17 Mortgage indebtedness and obligations under capitalized leases	0	0	136	117	253	0	0	134	50	284	0	346	5,750	125	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19 Notes and debentures subordinated to deposits	0	0	0	0	120	0	0	5,040	0	0	0	0	250	150	0
20 Other liabilities	54	110	135	132	243	810	92	2,760	109	221	309	40	10,750	606	222
21 TOTAL LIABILITIES	7,899	12,504	12,709	11,162	19,489	50,297	17,467	245,330	21,817	23,406	63,101	10,305	696,679	28,748	22,763
22 Limited life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL															
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Common stock	810	500	375	500	1,035	226	294	11,000	645	450	1,943	482	21,374	270	316
25 Surplus	1,019	350	375	618	589	2,624	806	1,301	343	1,210	2,359	157	14,597	620	1,446
26 Undivided profits and capital reserves	(1051)	99	(161)	(13)	683	1,153	476	0	1	783	4,219	290	14,274	1,880	257
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0		0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	784	1,149	740	1,085	2,357	4,005	1,372	12,301	1,009	2,453	7,521	909	50,245	2,770	2,019
29 TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK AND EQUITY CAPITAL	8,683	13,653	13,449	12,267	21,846	54,302	18,839	257,631	22,826	25,859	71,022	11,214	746,944	31,518	24,782

STATE AND NATIONALLY CHARTERED BANKS - June 30, 1985 -

FIGURES IN THOUSANDS	WASATCH BANK OF LEHI	WASATCH BK PLEASANT GROVE	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK N.A.	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZION'S FIRST NATIONAL
ASSETS										
1 Cash and balances due from depository institutions										
a. Noninterest bearing balances and currency and coin	878	1,496	562,842	988	106,641	3,735	595	250,276	4,123	179,284
b. Interest-bearing balances	500	500	364,335	2,198	166,203	1,450	6	92,386	0	162,198
2 Securities	71	564	521,986	776	67,712	7,618	3,445	288,748	10,745	122,942
3 Federal funds sold and securities purchased under agr. to resell	425	400	515,611	3,500	21,400	250	750	41,277	225	448,269
4 Loans and lease financing receivables			0	0	0	0	0	0	0	0
a. Loans and leases, net of unearned income	4,336	5,500	4,179,682	51,979	589,966	29,893	11,045	1,933,027	11,018	1,572,734
b. LESS: Allowance for loan and lease losses	71	69	53,559	1,256	8,044	416	99	25,921	239	17,564
c. LESS: Allocated transfer risk reserve	0	0	0	0	0	0	0	0	0	0
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	4,325	5,431	4,126,123	50,723	581,922	29,477	10,946	1,867,106	10,779	1,555,170
5 Assets held in trading accounts	0	0	69,200	0	0	0	0	68,784	0	416
6 Premises and fixed assets (including capitalized leases)	496	130	85,855	71	20,921	1,898	127	34,706	400	27,732
7 Other real estate owned	117	112	66,251	0	5,423	1,306	22	46,769	380	12,451
8 Investments in unconsolidated subsidiaries and associated companies	0	0	1,187	0	0	0	0	0	0	1,187
9 Customers' liability to this bank on acceptances outstanding	0	0	5,809	0	0	0	0	5,809	0	0
10 Intangible assets	0	0	974	0	974	0	0	0	0	0
11 Other assets	62	105	112,917	1,317	11,296	897	352	59,105	735	39,215
12 TOTAL ASSETS	6,874	8,738	6,452,990	59,573	942,492	46,631	16,237	2,814,866	24,367	2,568,804
LIABILITIES										
13 Deposits										
a. In domestic offices	5,921	7,401	4,985,271	48,940	784,699	40,816	13,223	2,205,620	21,744	1,868,229
(1) Noninterest-bearing	940	1,704	1,145,507	0	219,550	6,759	3,075	517,535	3,890	394,698
(2) Interest-bearing	4,981	5,697	3,839,764	48,940	565,149	34,057	10,148	1,688,085	17,854	1,473,531
b. In foreign offices, Edge and agreement subsidiaries	0	0	60,928	0	0	0	0	15,223	0	45,705
(1) Noninterest bearing	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	60,928	0	0	0	0	15,223	0	45,705
14 Federal funds purchased and securities sold under agr. to repurch.	0	0	742,190	0	64,601	0	0	244,890	0	432,699
15 Demand notes issued to U.S. Treasury	0	0	31,175	0	10,333	0	0	20,762	140	0
16 Other borrowed money	0	0	60,963	0	1	0	0	57,988	0	2,974
17 Mortgage indebtedness and obligations under capitalized leases	342	0	7,440	0	285	7	0	298	0	6,848
18 Bank's liability on acceptances executed and outstanding	0	0	5,809	0	0	0	0	5,809	0	0
19 Notes and debentures subordinated to deposits	0	0	46,134	0	4,617	0	0	27,117	0	14,400
20 Other liabilities	40	606	113,611	3,174	8,516	765	184	63,411	189	36,972
21 TOTAL LIABILITIES	6,303	8,007	6,050,821	52,114	873,452	41,590	13,407	2,641,058	22,073	2,406,927
22 Limited life preferred stock	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL										
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0
24 Common stock	238	238	55,632	675	15,000	410	50	23,897	600	15,000
25 Surplus	254	415	116,154	5,184	16,000	2,100	400	73,753	600	18,157
26 Undivided profits and capital reserves	69	78	232,543	1,600	40,040	2,531	2,380	76,158	1,114	108,720
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	571	731	402,369	7,459	69,040	5,041	2,830	173,808	2,314	141,877
29 TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK AND EQUITY CAPITAL	6,874	8,738	6,452,990	59,573	942,492	46,631	16,237	2,814,866	24,387	2,548,804

CHANGES IN COMMON CAPITAL

	June 30,1985	June 30, 1986
Capital City Bank	$ 865,000	$ 910,000
Continental Bank and Trust	3,569,000	12,491,000
Golden Spike Bank	100,000	90,000
Valley Bank and Trust	18,025,000	20,082,000
Wasatch Bank of Lehi	183,000	228,000

COMMERCIAL BANKS
LIST OF TOTAL LOANS, TOTAL DEPOSITS, TOTAL ASSETS, AND TOTAL EQUITY CAPITAL
(in thousands)

AS OF MARCH 31, 1986

STATE BANKS	TOTAL LOANS	TOTAL DEPOSITS	TOTAL ASSETS	TOTAL EQUITY CAPITAL
BANK OF AMERICAN FORK	32,045	59,271	67,154	7,327
BANK OF EPHRAIM	10,236	15,124	18,322	2,989
BANK OF IRON COUNTY	15,460	20,447	22,191	1,223
BANK OF UTAH	73,464	110,173	123,289	6,876
BARNES BANKING COMPANY	26,221	49,101	58,851	9,064
BASIN STATE BANK	9,016	14,521	15,758	1,133
BONNEVILLE BANK	9,162	12,838	14,269	1,201
BRIGHTON BANK	28,109	32,813	36,532	2,504
CACHE VALLEY BANK	6,140	8,163	8,935	451
CAPITAL CITY BANK	25,005	33,146	35,968	2,220
CENTRAL BANK & TRUST	44,430	73,279	82,394	7,570
CITIBANK (UTAH)	7,922	35,819	41,749	5,574
CLEARFIELD STATE BANK	19,042	40,420	47,931	6,827
COMMERCIAL SECURITY BANK	490,825	644,402	763,356	48,124
CONTINENTAL BANK & TRUST	165,700	266,214	371,303	44,950
COTTONWOOD SECURITY BANK	7,008	9,908	10,923	869
DAVIS COUNTY BANK	12,420	22,880	26,892	3,506
DESERET BANK	49,353	77,366	86,954	8,378
DIXIE STATE BANK	32,726	40,012	44,291	3,064
DRAPER BANK & TRUST	49,225	61,464	67,229	4,905
FAMILY BANK	15,330	19,670	23,862	1,730
FAR WEST BANK	27,536	34,058	37,432	2,816
FIRST SECURITY STATE BANK	12,085	20,268	25,119	2,213
GOLDEN SPIKE BANK	1,781	5,073	6,009	891
GUARDIAN STATE BANK	18,389	23,517	25,419	1,527
GUNNISON VALLEY BANK	12,908	16,413	19,101	2,518
HERITAGE BANK & TRUST	10,691	14,509	15,863	1,297
HOLLADAY BANK & TRUST	7,533	11,836	13,289	1,217
LEWISTON STATE BANK	13,572	23,042	27,067	3,701
PIONEER BANK	4,747	8,224	9,253	970
ROCKY MOUNTAIN STATE BANK	9,356	12,249	13,548	1,240
ROCKY MOUNTAIN STATE BANK OF BOUNTIFUL	9,260	12,433	13,640	898
SANDY STATE BANK	7,638	12,193	13,913	1,058
SILVER KING STATE BANK	14,418	23,141	26,164	2,307
STATE BANK OF SOUTHERN UTAH	37,681	48,897	53,576	4,507
SUN CAPITAL	12,593	18,244	19,720	1,361
TRACY-COLLINS BANK & TRUST	168,109	223,626	251,525	10,549
UNION BANK	16,423	21,464	22,541	1,005
UNITED BANK	17,111	21,823	24,705	2,388
UTAH BANK & TRUST	34,755	61,454	69,391	7,642
UTAH INDEPENDENT BANK	7,669	9,906	11,176	873
VALLEY BANK & TRUST	478,513	629,938	722,281	50,068
VALLEY CENTRAL BANK	24,064	26,654	29,999	2,531
WASATCH BANK	15,838	20,609	24,504	1,974
WASATCH BANK OF LEHI	4,607	6,204	7,245	558
WASATCH BANK OF PLEASANT GROVE	5,662	8,653	9,656	734
TOTALS	2,101,778	2,961,559	3,460,890	277,928
NATIONAL BANKS				
FIRST INTERSTATE BANK OF UTAH	615,650	809,308	951,560	69,012
FIRST NATIONAL BANK OF LAYTON	29,165	41,226	46,985	4,903
FIRST NATIONAL BANK OF MORGAN	10,436	13,073	15,993	2,745
FIRST SECURITY BANK OF UTAH, N. A.	1,844,387	2,206,955	2,847,578	172,703
FIRST WESTERN NATIONAL BANK	10,307	21,120	24,035	2,243
ZIONS FIRST NATIONAL BANK	1,637,310	1,976,463	2,650,354	141,321
TOTALS	4,148,255	5,068,145	6,536,605	392,927
TOTAL ALL BANKS	6,250,033	8,029,704	9,997,295	670,855

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 46 STATE BANKS AND 6 NATIONAL BANKS AS OF MARCH 31, 1986

(Amounts in thousands)

	STATE BANKS		NATIONAL BANKS		TOTAL BANKS
ASSETS					
1. Cash and balances from depository institutions:					
a. Noninterest-bearing balances and currency and coin		260,916		513,105	774,021
b. Interest-bearing balances		45,503		282,352	327,855
2. Securities		552,909		530,699	1,083,608
3. Federal funds sold and repurchase agreements		238,680		719,983	958,663
4. Loans and lease financing receivables:					
a. Loans and leases, net of unearned income	2,125,240		4,201,114		6,326,354
b. LESS: Allowance for loan and lease losses	23,462		52,059		76,321
c. LESS: Allocated transfer risk reserve	-0-		-0-		-0-
d. Loans and leases, net of unearned income, allowance, and reserve		2,101,778		4,148,255	6,250,033
5. Assets held in trading accounts		6,835		58,871	65,706
6. Premises and fixed assets (including capitalized leases)		105,318		87,041	192,359
7. Other real estate owned		42,641		69,056	111,697
8. Investments in unconsolidated subsidiaries and associated companies		-0-		1,264	1,264
9. Customers' liability to this bank on acceptances outstanding		-0-		5,606	5,606
10. Intangible assets		31,179		1,034	32,213
11. Other assets		74,931		119,339	194,270
12. TOTAL ASSETS		3,460,690		6,536,605	9,997,295
LIABILITIES					
13. Deposits:					
a. In domestic offices		2,961,558		5,068,145	8,029,703
1. Noninterest-bearing	684,042		1,124,140		1,808,182
2. Interest-bearing	2,277,516		3,944,005		6,221,521
b. In foreign offices				63,185	63,185
1. Noninterest-bearing			-0-		-0-
2. Interest-bearing			63,185		63,185
14. Federal funds purchased and repurchase agreements		138,538		754,638	893,176
15. Demand notes issued to the U. S. Treasury		9,378		19,712	29,090
16. Other borrowed money		4,326		64,738	69,064
17. Mortgage indebtedness and obligations under capitalized leases		11,368		7,712	19,080
18. Bank's liability on acceptances executed and outstanding		-0-		5,615	5,615
19. Notes and debentures subordinated to deposits		16,733		46,441	63,174
20. Other liabilities		40,861		113,492	154,353
21. TOTAL LIABILITIES		3,182,762		6,143,678	9,326,440
22. Limited-life preferred stock		-0-		-0-	-0-
EQUITY CAPITAL					
23. Perpetual preferred stock		671		-0-	671
24. Common stock		71,588		52,957	124,545
25. Surplus		121,550		113,151	234,701
26. Undivided profits and capital reserves		84,119		226,819	310,938
27. Cumulative foreign currency translation adjustments		-0-		-0-	-0-
28. TOTAL EQUITY CAPITAL		277,928		392,927	670,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL		3,460,690		6,536,605	9,997,295

COMMERCIAL BANKS
LIST OF TOTAL LOANS, TOTAL DEPOSITS, TOTAL ASSETS, AND TOTAL EQUITY CAPITAL
(In thousands)

AS OF DECEMBER 31, 1985

STATE BANKS	TOTAL LOANS	TOTAL DEPOSITS	TOTAL ASSETS	TOTAL EQUITY CAPITAL
BANK OF AMERICAN FORK	33,032	58,659	66,189	6,364
BANK OF EPHRAIM	9,970	15,126	18,226	2,943
BANK OF IRON COUNTY	16,142	20,701	23,934	1,132
BANK OF UTAH	75,730	111,832	127,269	6,925
BARNES BANKING COMPANY	26,111	46,745	56,141	8,616
BASIN STATE BANK	9,204	15,531	16,544	1,017
BONNEVILLE BANK	8,861	12,304	13,598	1,120
BRIGHTON BANK	28,890	32,606	36,566	2,104
CACHE VALLEY BANK	6,372	7,758	8,615	436
CAPITAL CITY BANK	24,875	33,242	36,016	2,177
CENTRAL BANK & TRUST	45,058	74,999	84,075	7,421
CLEARFIELD STATE BANK	18,713	40,614	47,955	6,563
COMMERCIAL SECURITY BANK	518,990	671,606	787,772	47,708
CONTINENTAL BANK & TRUST	78,149	197,668	272,712	40,313
COTTONWOOD SECURITY BANK	7,181	10,093	11,134	858
DAVIS COUNTY BANK	11,958	21,335	25,208	3,431
DESERET BANK	49,531	75,736	87,092	8,632
DIXIE STATE BANK	30,244	40,019	44,415	3,162
DRAPER BANK & TRUST	46,844	58,114	63,650	4,540
FAMILY BANK	15,544	24,673	27,979	1,767
FAR WEST BANK	25,714	33,488	36,530	2,715
FIRST SECURITY STATE BANK	11,954	18,403	22,661	2,394
GOLDEN SPIKE BANK	1,777	5,004	5,937	303
GUARDIAN STATE BANK	18,183	23,730	25,436	1,467
GUNNISON VALLEY BANK	12,658	16,100	18,888	2,547
HERITAGE BANK & TRUST	10,266	13,714	15,104	1,253
HOLLADAY BANK & TRUST	7,369	11,995	13,508	1,288
LEWISTON STATE BANK	13,971	23,842	27,725	3,358
PIONEER BANK	4,555	6,182	7,749	1,018
PIONEER STATE BANK*				
ROCKY MOUNTAIN STATE BANK	10,081	13,318	14,761	1,238
ROCKY MOUNTAIN STATE BANK OF BOUNTIFUL	9,912	12,275	13,538	945
SANDY STATE BANK	7,323	12,780	14,577	1,059
SILVER KING STATE BANK	15,256	20,013	22,984	2,273
STATE BANK OF SOUTHERN UTAH	37,931	49,762	54,391	4,339
SUN CAPITAL	13,245	17,316	18,737	1,325
TRACY-COLLINS BANK & TRUST	166,109	223,820	251,926	11,365
UNION BANK	17,492	24,089	24,711	429
UNITED BANK	16,165	21,471	24,254	2,265
UTAH BANK & TRUST	45,008	60,270	68,399	7,329
UTAH FIRSTBANK*				
UTAH INDEPENDENT BANK	7,770	9,923	11,207	869
VALLEY BANK & TRUST	454,823	629,425	725,975	49,229
VALLEY CENTRAL BANK	23,892	28,360	32,127	2,472
WASATCH BANK	16,444	21,901	25,066	2,024
WASATCH BANK OF LEHI	4,751	6,274	7,164	488
WASATCH BANK OF PLEASANT GROVE	5,644	7,535	8,400	731
TOTALS	2,011,604	2,880,183	3,348,045	263,427
NATIONAL BANKS				
AMERICAN INVESTMENT BANK, N.A.**				
FIRST INTERSTATE BANK OF UTAH	815,928	819,083	961,135	69,447
FIRST NATIONAL BANK OF LAYTON	29,643	41,648	47,296	4,779
FIRST NATIONAL BANK OF MORGAN	11,500	12,814	15,675	2,641
FIRST SECURITY BANK OF UTAH, N. A.	1,737,457	2,181,378	2,760,826	170,392
FIRST WESTERN NATIONAL BANK	11,160	21,750	24,626	2,138
ZIONS FIRST NATIONAL BANK	1,686,749	2,225,092	2,711,838	137,498
TOTALS	4,292,543	5,101,765	6,520,976	387,895
TOTAL ALL BANKS	6,104,147	7,981,948	9,869,020	651,321

*Pioneer State Bank and Utah Firstbank closed 1-24-86 - no call report received
**American Investment Bank is not required to submit a call report

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 45 STATE BANKS AND 6 NATIONAL BANKS AS OF DECEMBER 31, 1985

(Amounts in thousands)

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin		286,394		659,602		945,996
b. Interest-bearing balances		35,882		348,717		384,599
2. Securities		545,101		698,213		1,243,314
3. Federal funds sold and repurchase agreements		240,518		464,043		704,561
4. Loans and lease financing receivables:						
a. Loans and leases, net of unearned income	2,033,571		4,143,206		6,176,777	
b. LESS: Allowance for loan and lease losses	21,967		50,663		72,630	
c. LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d. Loans and leases, net of unearned income, allowance, and reserve		2,011,604		4,092,543		6,104,147
5. Assets held in trading accounts		2,423		278		2,701
6. Premises and fixed assets (including capitalized leases)		103,581		90,049		193,630
7. Other real estate owned		39,968		68,380		108,348
8. Investments in unconsolidated subsidiaries and associated companies		-0-		1,264		1,264
9. Customers' liability to this bank on acceptances outstanding		-0-		3,713		3,713
10. Intangible assets		16,791		1,086		17,877
11. Other assets		65,783		93,087		158,870
12. TOTAL ASSETS		3,348,045		6,520,975		9,869,020
LIABILITIES						
13. Deposits:						
a. In domestic offices		2,880,183		5,101,765		7,981,948
1. Noninterest-bearing	664,031		1,209,956		1,873,987	
2. Interest-bearing	2,216,152		3,891,809		6,107,961	
b. In foreign offices				116,542		116,542
1. Noninterest-bearing			-0-		-0-	
2. Interest-bearing			116,542		116,542	
14. Federal funds purchased and repurchase agreements		130,108		638,222		768,330
15. Demand notes issued to the U. S. Treasury		8,432		33,012		41,444
16. Other borrowed money		6,205		66,483		72,688
17. Mortgage indebtedness and obligations under capitalized leases		11,283		7,697		18,980
18. Bank's liability on acceptances executed and outstanding		-0-		3,713		3,713
19. Notes and debentures subordinated to deposits		10,459		46,486		56,945
20. Other liabilities		37,949		119,500		157,449
21. TOTAL LIABILITIES		3,084,619		6,133,420		9,218,039
22. Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23. Perpetual preferred stock		671		-0-		671
24. Common stock		60,421		52,957		113,378
25. Surplus		121,752		113,151		234,903
26. Undivided profits and capital reserves		80,582		221,447		302,029
27. Cumulative foreign currency translation adjustments		-0-		-0-		-0-
28. TOTAL EQUITY CAPITAL		263,426		387,555		650,981
29. TOTAL LIABILITIES AND EQUITY CAPITAL		3,348,045		6,520,975		9,869,020

COMMERCIAL BANKS
LIST OF TOTAL LOANS, TOTAL DEPOSITS, TOTAL ASSETS, AND TOTAL EQUITY CAPITAL
(in thousands)

AS OF SEPTEMBER 30, 1985

STATE BANKS	TOTAL LOANS	TOTAL DEPOSITS	TOTAL ASSETS	TOTAL EQUITY CAPITAL
BANK OF AMERICAN FORK	32,034	56,965	64,476	6,946
BANK OF EPHRAIM	10,035	15,014	18,061	2,866
BANK OF IRON COUNTY	16,316	22,554	24,360	1,128
BANK OF UTAH	77,144	119,052	134,717	7,340
BARNES BANKING COMPANY	24,893	45,377	54,603	8,187
BASIN STATE BANK	9,588	14,173	15,503	1,249
BONNEVILLE BANK	8,415	12,417	13,722	1,153
BRIGHTON BANK	25,438	30,454	34,228	2,523
CACHE VALLEY BANK	6,459	9,025	9,934	442
CAPITAL CITY BANK	23,342	32,312	35,597	2,089
CENTRAL BANK & TRUST	44,161	70,396	80,043	7,557
CLEARFIELD STATE BANK	17,485	38,193	45,637	5,852
COMMERCIAL SECURITY BANK	474,192	562,182	676,579	46,960
CONTINENTAL BANK & TRUST	74,964	202,984	288,634	34,643
COTTONWOOD SECURITY BANK	6,546	9,316	10,385	937
DAVIS COUNTY BANK	12,068	21,309	25,121	3,385
DESERET BANK	49,990	78,141	87,759	8,670
DIXIE STATE BANK	29,953	36,200	40,801	3,191
DRAPER BANK & TRUST	46,334	58,917	64,516	4,535
EMPIRE STATE BANK OF LAYTON	1,067	1,902	2,342	424
FAMILY BANK	15,017	19,510	22,721	1,788
FAR WEST BANK	25,851	31,471	34,803	2,901
FIRST SECURITY STATE BANK	12,118	19,365	24,577	2,560
GOLDEN SPIKE BANK	1,934	5,451	6,413	904
GUARDIAN STATE BANK	16,629	23,366	25,289	1,535
GUNNISON VALLEY BANK	12,363	16,247	19,031	2,621
HERITAGE BANK & TRUST	10,113	13,349	15,206	1,258
HOLLADAY BANK & TRUST	8,075	12,248	13,893	1,334
LEWISTON STATE BANK	13,328	22,793	25,704	3,552
PIONEER BANK	4,960	6,240	7,850	1,258
PIONEER STATE BANK	6,446	10,893	11,590	516
ROCKY MOUNTAIN STATE BANK	10,492	13,197	14,660	1,320
ROCKY MOUNTAIN STATE BANK OF BOUNTIFUL	10,049	12,767	14,069	976
SANDY STATE BANK	7,638	13,992	15,485	1,029
SILVER KING STATE BANK	15,568	16,270	19,325	2,215
STATE BANK OF SOUTHERN UTAH	38,494	49,538	54,588	4,602
SUN CAPITAL	13,522	16,071	17,456	1,303
TRACY-COLLINS BANK & TRUST	180,257	234,556	268,047	14,486
UNION BANK	18,919	25,322	28,104	712
UNITED BANK	14,582	20,525	23,317	2,251
UTAH BANK & TRUST	33,642	57,712	65,315	7,513
UTAH FIRSTBANK	27,311	39,601	30,492	(2,359)
UTAH INDEPENDENT BANK	7,714	9,421	10,576	855
VALLEY BANK & TRUST	457,403	595,973	694,601	45,326
VALLEY CENTRAL BANK	23,144	28,926	32,536	2,434
WASATCH BANK	16,786	21,728	25,023	2,013
WASATCH BANK OF LEHI	4,422	6,323	7,725	479
WASATCH BANK OF PLEASANT GROVE	5,271	8,125	8,959	750
TOTALS	2,002,571	2,790,563	3,274,633	257,409
NATIONAL BANKS				
FIRST INTERSTATE BANK OF UTAH	594,242	804,796	946,266	69,636
FIRST NATIONAL BANK OF LAYTON	31,112	41,482	47,079	4,727
FIRST NATIONAL BANK OF MORGAN	11,070	12,905	15,732	2,679
FIRST SECURITY BANK OF UTAH, N. A.	1,720,911	2,165,837	2,677,032	166,939
FIRST WESTERN NATIONAL BANK	12,485	21,288	24,493	2,398
ZIONS FIRST NATIONAL BANK	1,373,428	1,684,609	2,358,423	130,372
TOTALS	3,743,248	4,730,717	6,069,025	377,251
TOTAL ALL BANKS	5,745,819	7,521,280	9,343,708	634,660

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 48 STATE BANKS AND 6 NATIONAL BANKS AS OF SEPTEMBER 30, 1985

(Amounts in thousands)

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin		279,281		562,985		842,266
b. Interest-bearing balances		39,805		400,523		440,328
2. Securities		619,154		527,273		1,146,427
3. Federal funds sold and repurchase agreements		122,027		571,578		693,605
4. Loans and lease financing receivables:						
a. Loans and leases, net of unearned income	2,024,410		3,790,745		5,815,155	
b. LESS: Allowance for loan and lease losses	21,839		47,497		69,336	
c. LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d. Loans and leases, net of unearned income, allowance, and reserve		2,002,571		3,743,248		5,745,819
5. Assets held in trading accounts		1,249		3,934		5,183
6. Premises and fixed assets (including capitalized leases)		99,847		90,044		189,891
7. Other real estate owned		40,806		63,932		104,738
8. Investments in unconsolidated subsidiaries and associated companies		-0-		1,264		1,264
9. Customers' liability to this bank on acceptances outstanding		-0-		4,835		4,835
10. Intangible assets		3,062		1,183		4,245
11. Other assets		66,881		98,226		165,107
12. TOTAL ASSETS		3,274,683		6,069,025		9,343,708
LIABILITIES						
13. Deposits:						
a. In domestic offices:		2,790,563		4,730,717		7,521,280
1. Noninterest-bearing	659,172		1,147,385		1,806,557	
2. Interest-bearing	2,131,391		3,583,332		5,714,723	
b. In foreign offices				132,963		132,963
1. Noninterest-bearing			-0-		-0-	
2. Interest-bearing			132,963		132,963	
14. Federal funds purchased and repurchase agreements		150,465		615,004		765,469
15. Demand notes issued to the U. S. Treasury		4,898		22,385		27,283
16. Other borrowed money		6,646		14,184		20,830
17. Mortgage indebtedness and obligations under capitalized leases		11,748		6,599		18,347
18. Bank's liability on acceptances executed and outstanding		-0-		4,835		4,835
19. Notes and debentures subordinated to deposits		10,562		46,893		57,455
20. Other liabilities		42,392		118,194		160,586
21. TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,017,274		5,691,774		8,709,048
22. Limited life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23. Perpetual preferred stock		671		-0-		671
24. Common stock		61,695		52,957		114,652
25. Surplus		90,333		111,010		201,343
26. Undivided profits and capital reserves		104,710		213,284		317,994
27. Cumulative foreign currency translation adjustments		-0-		-0-		-0-
TOTAL EQUITY CAPITAL		257,409		377,251		634,660
TOTAL LIABILITIES AND EQUITY CAPITAL		3,274,683		6,069,025		9,343,708

State and Nationally Chartered Banks-June 30, 1986 FIGURES IN THOUSANDS	TOTAL STATE/ NATIONAL	TOTAL STATE BANKS	TOTAL NATIONAL BANKS
INCOME STATEMENT			
1 Interest Income			
a. Interest and fee income on loans (banks under 25 million)	14,270	13,539	731
(1) Real estate loans	118,974	36,174	82,800
(2) Installment loans	72,833	22,791	50,042
(3) Credit card and related plans	21,557	5,276	16,281
(4) Commercial (time and demand) and all other loans	123,668	47,035	76,633
b. Income from lease financing receivables	4,891	1,539	3,352
c. Interest income on balances due from depository institutions	12,128	1,472	10,656
d. Interest and dividend income on securities			
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	23,376	13,995	9,381
(2) Securities issued by state and political subd. in U.S.	21,134	8,331	12,803
(3) Other domestic securities (debt and equity)	2,348	2,122	226
(4) Foreign securities (debt and equity)	77	0	77
e. Interest income from assets held in trading accounts	1,809	113	1,696
f. Interest income on federal funds sold and securities purch. under agreements to resell	27,510	7,905	19,605
g. Total interest income (sum of items 1 through 1.f)	444,865	160,513	284,352
2 Interest expense			
a. Interest on deposits			
(1) Interest on time cert. of deposits of $100,000 or more	59,041	16,059	42,982
(2) Interest on other deposits	167,025	64,152	102,873
b. Expense of federal funds purchased and securities sold under agreements to repurchase	27,663	5,189	22,474
c. Interest on demand notes issued to U.S.Treas. and on other borrowed money	2,254	513	1,741
d. Interest on mortg. indebtedness and obligations under capitalized leases	878	501	377
e. Interest on notes and debentures subordinated to deposits	3,049	1,021	2,028
f. Total interest expense (sum of items 2a through 2e)	259,910	87,478	172,472
3 Net interest income (item 1g minus 2f)	184,955	73,073	111,880
4 Provisions			
a. Provision for loan and lease losses	38,060	10,944	27,116
b. Provision for allocated transfer risk	0	0	0
5 Noninterest income			
a. Income from fiduciary accounts	7,808	1,520	6,288
b. Service charges on deposit accounts	26,514	11,142	15,372
c. Trading gains (losses) and fees from foreign exchange	0	0	0
d. Other foreign transaction gains (losses)	225	0	225
e. Gains (losses) and fees from assets held trading accts.	270	182	88
f. Other noninterest income	35,306	8,722	26,584
g. Total noninterest income (sum 5a through 5f)	70,193	21,596	48,557
6 Gains (Losses) on securities not held in trading accounts	5,239	4,776	463
7 Noninterest expense			
a. Salaries and employee benefits	78,405	35,992	42,413
b. Expenses of premises and fixed assets(net of rental income) (excluding salaries and empl. benefits and mortg. interest)	27,187	13,336	13,847
c. Other noninterest expense	85,694	28,389	57,305
d. Total noninterest expense (sum of item 7a through 7c)	191,332	77,687	113,645
8 Income (loss) before income taxes and extraordinary items and and other adjustments	30,955	10,419	20,536
9 Applicable income taxes (on item 8)	64	937	(873)
10 Income(loss) before extraordinary items and other adjustments	30,891	9,782	21,109
11 Extraordinary items and other adjustments			
a. Extraordinary items and other adjt., gross of income taxes	26	26	0
b. Applicable income taxes (on item 11a)	0	0	0
c. Extraordinary items and other adjt., net of income taxes	26	26	0
12 Net income (loss) (sum of items 10 and 11c)	30,917	9,808	21,109

State and Nationally Chartered Banks-December 31, 1985
FIGURES IN THOUSANDS

INCOME STATEMENT	*TOTAL STATE NATIONAL	TOTAL STATE BANKS	*TOTAL NATIONAL BANKS
1 Interest Income			
a. Interest and fee income on loans (banks under 25 million)	35,102	33,588	1,514
(1) Real estate loans	223,151	70,528	154,622
(2) Installment loans	139,006	42,088	96,918
(3) Credit card and related plans	43,454	9,516	33,938
(4) Commercial (time and demand) and all other loans	245,483	95,001	150,482
b. Income from lease financing receivables	7,811	2,020	5,791
c. Interest income on balances due from depository institutions	37,723	5,025	32,698
d. Interest and dividend income on securities			
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	59,631	28,702	30,929
(2) Securities issued by state and political subd. in U.S.	40,111	15,305	24,807
(3) Other domestic securities (debt and equity)	3,086	2,310	776
(4) Foreign securities (debt and equity)	153	0	153
e. Interest income from assets held in trading accounts	744	103	641
f. Interest income on federal funds sold and securities purch. under agreements to resell	52,851	10,255	42,596
g. Total interest income (sum of items 1 through 1.f)	891,306	326,269	565,037
2 Interest expense			
a. Interest on deposits			
(1) Interest on time cert. of deposits of $100,000 or more	106,711	34,909	71,802
(2) Interest on other deposits	347,299	127,143	220,156
b. Expense of federal funds purchased and securities sold under agreements to repurchase	59,682	13,765	45,917
c. Interest on demands notes issued to U.S.Treas. and on other borrowed money	3,876	979	2,897
d. Interest on mortg. indebtedness and obligations under capitalized leases	1,776	1,054	722
e. Interest on notes and debentures subordinated to deposits	5,450	1,244	4,206
f. Total interes expense (sum of items 2a through 2e)	524,774	179,094	345,680
3 Net interest income (item 1g minus 2f)	366,532	147,175	219,357
4 Provisions			
a. Provision for loan and lease losses	50,344	22,597	27,747
b. Provision for allocated transfer risk	0	0	0
5 Noninterest income			
a. Income from fiduciary accounts	13,990	2,722	11,268
b. Service charges on deposit accounts	51,338	22,160	29,178
c. Trading gains (losses) and fees from foreign exchange	0	0	0
d. Other foreign transaction gains (losses)	404	0	404
e. Gains (losses) and fees from assets held trading accts.	(702)	508	(1,210)
f. Other noninterest income	45,742	16,815	28,927
g. Total noninterest income (sum 5a through 5f)	110,772	42,205	68,567
6 Gains (Losses) on securities not held in trading accounts	3,330	2,241	1,089
7 Noninterest expense			
a. Salaries and employee benefits	151,038	68,622	82,416
b. Expenses of premises and fixed assets(net of rental income) (excluding salaries and empl. benefits and mortg. interest)	52,473	25,173	27,300
c. Other noninterest expense	150,361	51,350	99,011
d. Total noninterest expense (sum of item 7a through 7c)	353,870	145,145	208,725
8 Income (loss) before income taxes and extraordinary items and and other adjustments	77,789	29,905	52,784
9 Applicable income taxes (on item 8)	14,573	6,088	8,485
10 Income(loss) before extraordinary items and other adjustments	63,191	19,820	44,371
11 Extraordinary items and other adjustments			
a. Extraordinary items and other adjt., gross of income taxes	37	37	0
b. Applicable income taxes (on item 11a)	0	0	0
c. Extraordinary items and other adjt., net of income taxes	37	37	0
12 Net income (loss) (sum of items 10 and 11c)	63,228	19,857	44,371

*Does not include American Investment Bank N.A.

Deseret Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1986

ASSETS	
Cash and due from banks	3,000
U. S. Treasury Securities	30,000
Obligations of States and political subdivisions	155,000
Other bonds, notes, and debentures	37,000
Trading account securities	49,000
Bank premises, furniture & fixtures, and other assets representing bank premises	69,000
Other assets	165,000
TOTAL ASSETS	508,000
LIABILITIES	
Other liabilities	102,000
TOTAL LIABILITIES	102,000
EQUITY CAPITAL	
Common stock	100,000
Surplus	50,000
Undivided profits	256,000
TOTAL EQUITY CAPITAL	406,000
TOTAL LIABILITIES AND EQUITY CAPITAL	508,000

Moore Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1986

ASSETS	
Cash and due from banks	15,000
Other assets	84,000
TOTAL ASSETS	99,000
LIABILITIES	
Other liabilities	24,000
TOTAL LIABILITIES	24,000
EQUITY CAPITAL	
Common stock	150,000
Surplus	100,000
Undivided Profits	(175,000)
TOTAL EQUITY CAPITAL	75,000
TOTAL LIABILITIES AND EQUITY CAPITAL	99,000

Steiner Trust Company
Ogden, Utah

Statement of Condition as of June 30, 1986

ASSETS	
Cash - Checking account	610
Time certificate of deposit	76,642
TOTAL ASSETS	77,252
LIABILITIES	
Accrued income taxes	(312)
TOTAL LIABILITIES	(312)
EQUITY CAPITAL	
Capital Stock	25,000
Paid-in Surplus	15,000
Retained Earnings	37,564
TOTAL EQUITY CAPITAL	77,564
TOTAL LIABILITIES AND EQUITY CAPITAL	77,252

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1986

Name	City	County	President	Secretary
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	Bruce H. Cundick	Arilyn E. Reese
First Federal Savings and Loan Association of Logan	Logan	Cache	Fred R. Hunsaker	Gordon W. Haws
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Jack C. Sargent	Georgia S. Goodell
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gene Donovan	Kent W. Larsen

FOREIGN SAVINGS AND LOAN ASSOCIATIONS WITH BRANCHES IN UTAH

Sandia Federal Savings and Loan Association	Salt Lake	Salt Lake	Dan Wipfs	Marilyn J. Chavez
Benj Franklin Federal Savings and Loan Association	Salt Lake	Salt Lake	Robert E. Downie	Marjorie Hammond

STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1986

Name of Association	City	County	Organized	President	Secretary
American Savings and Loan Association	Salt Lake City	Salt Lake	1923	J. Alan Blodgett	Loren Ronnow
First Charter Savings Bank, dba Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	John E. Ross
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Fred A. Smolka	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	Richard L. Bracken
MountainWest Savings and Loan Association	Ogden	Weber	1922	M. LeRoy Hecham	William G. Gibbs
*Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
Summit Savings and Loan Association	Park City	Summit	1979	Richard M. Mercer	Louis C. DeArias
United Savings and Loan Association	Ogden	Weber	1956	Paul A. Neuenshwander	La Verne Neilson
Washington Savings Bank	Salt Lake City	Salt Lake	1973	D. Gary Alvey	Peter K. Ringger
Western Savings and Loan Company	Salt Lake City	Salt Lake	1892	Christopher J. Sumner	Brian O. Casper

*Indicates not insured with Federal Savings and Loan Insurance Corporation

REPORT OF TEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND FIFTY ONE BRANCHES
AS OF JUNE 30, 1986

Name of Association	Location
American Savings and Loan Association - 77 West 2nd South	Salt Lake City
63 South Main	Salt Lake City
7000 South 2000 East	Salt Lake City
7134 South Redwood Road	West Jordan
American Fork	American Fork
Bountiful	Bountiful
Brickyard	Salt Lake City
Delta	Delta
Layton	Layton
Logan	Logan
Oakwood	Murray
Ogden - Harrison	Ogden
Ogden - Washington	Ogden
Orem	Orem
Provo	Provo
Roy	Roy
Salt Lake City - Sugarhouse	Salt Lake City
Sandy - 9400 South	Sandy
Springville	Springville
St. George	St. George
West Valley	West Valley City
HAWAII DIVISION OFFICES	
Aiea	Aiea
Ewa Beach	Ewa Beach
Hanapepe	Hanapepe
Hilo	Hilo
Honolulu (12)	Honolulu
Kanului	Kanului
Kailua-Hahani St.	Kailua-Hahani St.
Kailua-Kona	Kailua-Kona
Kanoene	Kanoene
Kapaa	Kapaa
Kaunakakai	Kaunakakai
Kealakekua	Kealakekua
Kihei	Kihei
Lahaina	Lahaina
Linue	Linue
Mililani	Mililani
Pearl City (2)	Pearl City
Pukalani	Pukalani
Waniawa	Waniawa
Wailuku	Wailuku
Waimea	Waimea
Waipanu	Waipanu
OREGON	
Albany	Albany
Astoria	Astoria
Beaverton	Beaverton

Name of Association	Location
American Savings and Loan Association, cont.	
Canby	Canby
Clakamas	Clakamas
Clatskanie	Clatskanie
Corvallis	Corvallis
Cottage Grove	Cottage Grove
Eugene (4)	Eugene
Grants Pass	Grants Pass
Gresham	Gresham
Klamath Falls	Klamath Falls
Medford	Medford
Milwaukie (3)	Milwaukie
Oregon City	Oregon City
Portland (15)	Portland
Salem (4)	Salem
Seaside	Seaside
Springfield	Springfield
Tigard	Tigard
Tillamook	Tillamook
Tualatin	Tualatin
Warrentown	Warrentown
First Charter Savings Bank dba Heritage Savings and Loan Association	St. George
Home Savings and Loan Association	Salt Lake City
116 South Main Street	Salt Lake City
2205 East 21st South	Salt Lake City
Logan Savings and Loan Association	Logan
Tremonton	Tremonton
Cache Valley Mall	Logan
MountainWest Savings and Loan Association	Ogden
Five Points	Ogden
Foothill	Salt Lake City
Harrison	Ogden
Millcreek	Salt Lake City
Sandy	Sandy
West Valley	West Valley City
ZCMI Downtown	Salt Lake City
WYOMING	
Cheyenne (2)	
Payson Building and Loan Society	Payson
Summit Savings and Loan Association	Park City
140 South Main Street	Salt Lake City

United Savings and Loan Association - 4185 Harrison Blvd.	Ogden
Bountiful	Bountiful
Crossroads Mall	Salt Lake City
Layton	Layton
4th South	Salt Lake City
Ogden City Mall	Ogden
5648 South Redwood Road	Taylorsville
7000 South	Salt Lake City
7991 So. Redwood Road	West Jordan
IDAHO	
Idaho Falls	
Williamsburg Savings Bank	Salt Lake City
2080 East 4800 South	Salt Lake City
Cedar City	Cedar City
Colonade	Salt Lake City
Hurricane	Hurricane
Kanab	Kanab
Moab	Moab
Sandy	Sandy
St. George	St. George
OREGON	
Coos Bay	Coos Bay
Lincoln City	Lincoln City
McMinnville	McMinnville
Newport	Newport
WASHINGTON	
Des Moines	Des Moines
North Bend	North Bend
Wallingford	Wallingford
Western Savings and Loan Company	Salt Lake City
Cottonwood	Salt Lake City
Fashion Place Mall	Murray
Sugarhouse	Salt Lake City
OREGON	
Portland (5)	Portland
Beaverton	Beaverton
WASHINGTON	
Seattle	Seattle
Vancouver	Vancouver
CALIFORNIA	
Los Angeles	Los Angeles

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES IN UTAH:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1985----------10
BRANCHES - June 30, 1985----------54
SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1986----------10
BRANCHES - June 30, 1986----------51
BRANCHES APPROVED BUT NOT OPENED - June 30, 1986----------0

Name Change:

Washington Savings Bank changed name to Williamsburg Savings Bank 11-1-85

Branches Approved But Not Opened:	Date Approved	Date Opened
MountainWest Savings & Loan 4401 Harrison Blvd., Ogden	2-6-85	12-23-85

Branches Approved:

Williamsburg Savings Bank 401 East 2nd South	9-4-85	1-6-86

Branches Acquired:	Date
MountainWest Savings and Loan acquired from American Savings and Loan - Foothill Branch	1-7-86
Western Savings and Loan acquired from American Savings and Loan - Fashion Place Branch	1-17-86
Williamsburg Savings Bank acquired from American Savings and Loan - Cedar City Branch	2-3-86
First Federal Savings and Loan - Sandy Branch	2-24-86

Branches Closed:	Date
American Savings & Loan Olympus Branch	10-8-85
Edgemont Branch, Provo	1-17-86
MountainWest Savings and Loan Newgate Branch, Ogden	12-21-85
Western Savings and Loan Provo Branch	1-17-86
Williamsburg Savings Bank Parkway Branch, Sandy	4-15-86

Receiver Appointed:

Summit Savings and Loan Association Currently operating under FSLIC management consignment program	4-14-86

REPORT SHOWING CONDITION OF TEN STATE CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1986
(Amounts in thousands)

ASSETS

Items		10 Associations June 30, 1986
Cash and due from Depository Institutions		77,846
Investment Securities		284,297
Net Mortgage Loans (Less: Loans in Process, Unearned Discount Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		3,094,955
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		118,478
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		231,099
Premises, Furniture, Fixtures and Leasehold Improvements		77,888
Investment in Affiliate(s)		109,882
Accrued Interest Receivable		58,663
Real Estate Owned		101,394
Real Estate Investments		60,221
Other Assets		333,047
TOTAL ASSETS		4,547,770
LIABILITIES		
Deposits - Individual, Partnerships, or Corporations	3,388,842	
Deposits - U. S. Government	-0-	
Deposits - State and Political Subdivisions	99,758	
TOTAL DEPOSITS		3,488,600
FHLB Advances		692,164
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth		159,839
Mortgage-Backed Bonds		32,090
Advance Payments by Borrowers		26,744
Other Liabilities		64,864
TOTAL LIABILITIES		4,464,301
REGULATORY NET WORTH		
Capital Stock		7,092
Paid-in Surplus		91,514
Qualifying Mutual Capital Certificates		-0-
Income Capital/Net Worth Certificates		-0-
Qualifying Subordinated Debentures		-0-
Appraised Equity Capital		8,035
Reserves, Undivided Profits, and Net Undistributed Income		(23,171)
TOTAL REGULATORY NET WORTH		83,469
TOTAL LIABILITIES AND REGULATORY NET WORTH		4,547,770

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF 10 SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1986

ASSETS	American Savings & Loan Salt Lake City	Heritage Savings & Loan St. George	Home Savings & Loan Salt Lake City	Logan Savings & Loan Logan	MountainWest Savings & Loan Ogden
Cash and Due From Depository Institutions	50,961,000	242,892	1,020,000	2,896,000	2,892,000
Investment Securities	112,761,000	16,424,177	1,228,000	2,867,000	38,885,000
Net Mortgage Loans (less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,930,220,000	107,870,605	22,577,000	44,212,000	223,812,000
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	88,373,000	-0-	-0-	-0-	10,642,000
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	203,737,000	269,022	171,000	2,146,000	3,449,000
Premises, Furniture, Fixtures, and Leasehold Improvements	53,087,000	635,111	893,000	2,585,000	4,970,000
Investment in Affiliate(s)	20,252,000	17,136,629	27,000	1,871,000	19,726,000
Accrued Interest Receivable	36,495,000	1,658,889	177,000	751,000	2,969,000
Real Estate Owned	61,166,000	519,142	2,955,000	409,000	3,207,000
Real Estate Investments	39,580,000	-0-	-0-	-0-	896,000
Other Assets	232,178,000	6,860,013	446,000	5,516,000	42,995,000
TOTAL ASSETS	2,828,810,000	151,616,480	29,494,000	63,253,000	354,443,000

LIABILITIES	American Savings & Loan	Heritage Savings & Loan	Home Savings & Loan	Logan Savings & Loan	MountainWest Savings & Loan
Deposits - Individual, Partnerships or Corporations	2,089,700,000	63,969,764	20,362,000	50,578,000	295,324,000
Deposits - U. S. Government	-0-	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	28,633,000	6,146,351	-0-	2,709,000	6,622,000
TOTAL DEPOSITS	2,118,333,000	70,116,115	20,362,000	53,287,000	301,946,000
FHLB Advances	470,900,000	37,000,000	4,305,000	5,000,000	34,550,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	109,793,000	35,088,471	2,571,000	1,293,000	33,000
Mortgage-Backed Bonds	32,090,000	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	16,985,000	222,936	720,000	513,000	1,126,000
Other Liabilities	38,601,000	3,526,487	1,174,000	226,000	3,098,000
TOTAL LIABILITIES	2,786,702,000	145,954,009	29,212,000	60,319,000	340,753,000
REGULATORY NET WORTH					
Capital Stock	1,596,000	400,000	250,000	-0-	162,000
Paid-In Surplus	80,247,000	3,672,929	1,358,000	-0-	2,621,000
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	8,035,000	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	(47,762,000)	1,589,542	(1,326,000)	2,934,000	10,907,000
TOTAL REGULATORY NET WORTH	42,116,000	5,662,471	282,000	2,934,000	13,690,000
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,828,818,000	151,616,480	29,494,000	63,253,000	354,443,000

ASSETS	Payson Building & Loan Payson	Summit Savings & Loan Park City	United Savings & Loan Ogden	Western Savings & Loan Salt Lake	Williamsburg Savings Bank Salt Lake
Cash and Due From Depository Institutions	6,483	5,503,595	1,767,553	5,323,000	7,233,000
Investment Securities	-0-	8,174,643	30,921,858	38,718,000	26,317,000
Net Mortgage Loans (less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	175,000	138,493,829	126,737,196	324,116,000	176,734,000
Net Commercial Loans and Leases (less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	30,000	2,992,349	3,514,000	12,927,000
Net Consumer Loans (less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	170,767	6,125,386	9,035,000	5,996,000
Premises, Furniture, Fixtures, and Leasehold Improvements	-0-	578,786	2,942,994	5,657,000	6,539,000
Investment in Affiliate(s)	-0-	20,313,382	21,386,456	5,955,000	3,213,000
Accrued Interest Receivable	-0-	4,002,249	460,027	9,426,000	2,724,000
Real Estate Owned	-0-	5,612,709	12,841,655	13,105,000	1,579,000
Real Estate Investments	-0-	-0-	9,214,451	10,253,000	275,000
Other Assets	24,170	1,992,322	8,123,788	25,179,000	9,776,000
TOTAL ASSETS	205,853	184,832,282	231,513,713	450,281,000	253,313,000

LIABILITIES	Payson Building & Loan	Summit Savings & Loan	United Savings & Loan	Western Savings & Loan	Williamsburg Savings
Deposits - Individual Partnership or Corporation	159,710	167,802,809	150,788,258	382,681,000	167,476,000
Deposits - U. S. Government	-0-	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	-0-	1,002,013	29,358,163	-0-	25,288,000
TOTAL DEPOSITS	159,710	168,804,822	180,146,421	382,681,000	192,764,000
FHLB Advances	-0-	24,000,000	15,902,895	61,426,000	39,000,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	-0-	-0-	2,263,258	8,108,000	610,000
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	12,540	3,477,904	2,494,000	1,192,000
Other Liabilities	39	781,747	4,041,842	3,452,000	9,961,000
TOTAL LIABILITIES	159,749	193,601,109	205,832,321	458,241,000	243,527,000
REGULATORY NET WORTH					
Capital Stock	-0-	1,489,312	238,009	-0-	2,957,000
Paid-In Surplus	-0-	80,691	151,448	-0-	3,374,000
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	46,104	(10,346,830)	25,291,935	(7,960,000)	3,455,000
TOTAL REGULATORY NET WORTH	46,104	(8,768,827)	25,681,392	(7,960,000)	9,786,000
TOTAL LIABILITIES AND REGULATORY NET WORTH	205,853	184,832,282	231,513,713	450,281,000	253,313,000

REPORT SHOWING CONDITION OF TEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1985
AND ELEVEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1984

ASSETS	10 Associations December 31, 1985	11 Associations December 31, 1984
Cash and Due from Depository Institutions	81,838,755	75,647,549
Investment Securities	207,862,738	418,870,778
Net Mortgage Loans	3,161,944,087	3,438,111,697
Net Commercial Loans and Leases	112,372,610	64,356,396
Net Consumer Loans and Leases	226,845,864	174,442,242
Premises, Furniture, Fixtures and Leasehold Improvements	82,416,916	90,960,405
Investment in Affiliate(s)	99,914,883	90,450,414
Accrued Interest Receivable	54,328,285	69,449,415
Real Estate Owned	77,901,500	62,237,141
Real Estate Investments	65,425,739	50,921,102
Other Assets	374,662,841	358,225,879
TOTAL ASSETS	4,545,514,418	4,893,673,018
LIABILITIES		
Deposits - Individual, Partnerships, or Corporations	3,437,639,454	3,488,341,107
Deposits - U. S. Government	-0-	83,161
Deposits - State and Political Subdivisions	101,061,111	184,525,048
TOTAL DEPOSITS	3,538,700,565	3,672,949,316
FHLB Advances	631,613,895	834,505,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	150,288,184	136,481,476
Mortgage-Backed Bonds	32,051,000	52,349,000
Advance Payments by Borrowers	12,386,594	15,686,659
Other Liabilities	57,960,889	85,079,516
TOTAL LIABILITIES	4,423,001,127	4,797,050,967
REGULATORY NET WORTH		
Capital Stock	5,991,554	5,993,665
Paid-in Surplus	92,612,833	99,047,341
Qualifying Mutual Capital Certificates	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-
Appraised Equity Capital	10,508,000	14,273,000
Reserves, Undivided Profits, and net Undistributed Income	13,400,904	(22,691,954)
TOTAL REGULATORY NET WORTH	122,513,291	96,622,052
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,545,514,418	4,893,673,019

CONSOLIDATED STATEMENT OF OPERATIONS OF
10 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF 12-31-85

INCOME		
Interest on Loans		53,240,000
Loan Fees and Service Charges		4,617,000
Loan Servicing Fees		1,477,000
Other Operating Income		6,955,000
Total Operating Income		66,289,000
Non-Operating Income		3,624,000
TOTAL INCOME		69,913,000
EXPENSES		
General and Administrative Expenses		16,181,000
Dividend Interest Expenses:		
Savings Accounts Earnings Expense	35,088,000	
Advance Payments by Borrowers for Taxes and Insurance	2,000	
Advances from FHLB Expense	14,438,000	
Subordinated Debentures	2,000-0-	
Mortgage Backed Bonds	-0-	
Other Borrowed Money	4,288	
TOTAL INTEREST EXPENSE		55,818,000
Non-Operating Expense		16,693,000
Income Taxes		(2,775,000)
TOTAL EXPENSES		85,917,000
NET INCOME (Or Loss)		(16,004,000

Comparative Statement of Total Assets of Ten State-Chartered Savings/
Building and Loan Associations

As of June 30, 1986

And Total Assets of Ten State Chartered Savings/Building and Loan Associations
As of June 30, 1985
(In thousands)

Name of State Savings/Building and Loan Association	City	June 30, 1986	June 30, 1985
American Savings and Loan Association	Salt Lake City	2,828,818	2,742,896
Heritage Savings and Loan Association	St. George	151,616	155,358
Home Savings and Loan	Salt Lake City	29,494	27,769
Logan Savings & Loan Association	Logan	63,253	58,835
MountainWest Savings and Loan	Ogden	354,443	360,351
Payson Building and Loan	Payson	205	208
Summit Savings and Loan Association	Park City	184,832	200,875
United Savings and Loan	Ogden	231,513	144,756
Western Savings and Loan Company	Salt Lake City	450,281	502,494
Williamsburg Savings Bank	St. George	253,313	209,585
	TOTALS	4,547,770	4,403,128

Comparative Statement of Total Assets of Ten State-Chartered Savings/
Building and Loan Associations

As of December 31, 1985

And Total Assets of Eleven State Chartered Savings/Building and Loan Associations
As of December 31, 1984
(In thousands)

Name of State Savings/Building and Loan Association	City	December 31, 1985	December 31, 1984
American Savings and Loan Association	Salt Lake City	2,833,582	2,653,956
Heritage Savings and Loan Association	St. George	161,610	154,750
Home Savings and Loan	Salt Lake City	25,523	24,275
Logan Savings & Loan Association	Logan	60,252	61,553
MountainWest Savings and Loan	Ogden	342,126	363,730
Payson Building and Loan	Payson	200	200
State Savings and Loan	Salt Lake City		649,943
Summit Savings and Loan Association	Park City	206,436	204,897
United Savings and Loan	Ogden	190,641	130,978
Western Savings and Loan Company	Salt Lake City	500,547	515,626
Williamsburg Savings Bank	Salt Lake City	224,588	133,763
	TOTALS	4,545,514	4,893,673

REPORT OF FOUR* FEDERALLY CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
IN UTAH AS OF JUNE 30, 1986

(IN THOUSANDS)

ASSETS:	
Cash and Due from Depository Institutions	9,438
Investment Securities	95,775
Net Mortgage Loans	836,913
Net Commercial Loans and Leases	36,591
Net Consumer Loans and Leases	17,901
Premises, Furniture, Fixtures, and Leasehold Improvements	30,260
Investments in Affiliate(s)	53,782
Accrued Interest Receivable	2,490
Real Estate Owned	8,530
Real Estate Investments	2,300
Other Assets	51,665
TOTAL ASSETS	1,145,645
LIABILITIES:	
Total Deposits	699,113
FHLB Advances	236,727
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	118,095
Mortgage-Backed Bonds	-0-
Advance Payments by Borrowers	10,923
Other Liabilities	11,481
TOTAL LIABILITIES	1,076,339
REGULATORY NET WORTH:	
Capital Stock	-0-
Paid-in Surplus	10,697
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	269
Reserves, Undivided Profits, and Net Undistributed Income	58,340
TOTAL REGULATORY NET WORTH	69,306
TOTAL LIABILITIES AND REGULATORY NET WORTH	1,145,645

*Figures not available from Deseret Federal Savings

INDUSTRIAL LOAN CORPORATIONS

31 INDUSTRIAL LOAN CORPORATIONS
With 49 Operating Branches

June 30, 1986

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Alta Thrift and Loan Co.	Sandy	Salt Lake	1979	Rodney E. Maxfield	G. Doug Johnson	G. Doug Johnson
American Investment Thrift	Salt Lake	Salt Lake	1980	Joseph S. Steinberg	Thomas E. Mara	K. Eric Gardner
Basin Loans, Inc.	Vernal	Uintah	1948	Brent A. Feltch	Stanley A. Anderson	Stanley A. Anderson
Capitol Thrift and Loan	Salt Lake	Salt Lake	1948	Richard A. Christenson	Sally A. Taylor	Merlyn Hanks
Charter Thrift and Loan	Bountiful	Davis	1980	R. Scott Baker		
Branch	Ogden	Weber				
Branch	Holladay	Salt Lake				
Branch	Salt Lake	Salt Lake				
Citicorp Person-to-Person Financial Center of Utah	Murray	Salt Lake	1975	Charles H. Johnson	James T. Rayburn	Kent L. Ashton
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Branch	West Valley	Salt Lake				
Branch	Orem	Utah				
Commerce First Thrift, dba Commerce Financial	Salt Lake	Salt Lake	1975	Richard M. Robinson	Dennis V. Haslam	
Commercial Credit Plan, Inc.	Salt Lake	Salt Lake	1976	F. P. Theiler	S. G. Nathanson	S. J. Rzeczkowski
Branch	West Valley	Salt Lake				
Branch	Cedar City	Iron				
Branch	Ogden	Weber				
Branch	Orem	Utah				
Branch	Murray	Salt Lake				
Branch	Sandy	Salt Lake				
Copper State Thrift and Loan Co.	Salt Lake	Salt Lake	1977	Robert B. Beckstead	John M. Taggart	John M. Taggart
Cottonwood Thrift and Loan	Salt Lake	Salt Lake	1978	Consolidated with Commerce Financial		
Deaner Finance Company	Ogden	Weber	1960	H. J. Deaner	Sandra Montano	Joyce Way
First Security Financial	Salt Lake	Salt Lake	1982	C. S. Cumalngs	Dean G. Christensen	Dean G. Christensen
Branch	Bountiful	Davis				
Branch	Murray	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
First Thrift and Loan Corp.	Salt Lake	Salt Lake	1956	Richard L. Reed	Wayne Evans	Wayne Evans
Foothill Thrift and Loan	Salt Lake	Salt Lake	1979	Gary W. Jense	Donna B. Moore	Gary W. Jense
Branch	Sandy	Salt Lake				
General Acceptance Company dba						
Horizon Thrift & Loan	Cedar	Iron	1948	John H. Froyd	James H. Froyd	Marie A. Froyd
Great Western Thrift and Loan	Salt Lake	Salt Lake	1975	E. H. Throndsen	Louise S. O'Conner	Ronald E. Sperry
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Home Credit Financial	Salt Lake	Salt Lake	1979	John G. Sorenson, Jr.	Elaine J. Sorensen	Elaine J. Sorenson
The Lockhart Company	Salt Lake	Salt Lake	1926	W. Harold Dobson	M. McKenzie	Jay F. Facer
Branch	Cedar	Iron				
Branch	Clearfield	Davis				
Branch	West Valley	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Orem	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Price	Carbon				
Branch	Logan	Cache				
North Ogden Finance Company	Ogden	Weber		H. J. Deamer	H. J. Deamer	
Overland Thrift and Loan	Salt Lake	Salt Lake	1978	James J. Baumberger	Dorothy L. Bunce	Dorothy L. Bunce
Peoples 1st Thrift	Salt Lake	Salt Lake	1984	Louis Durfee	William A. Rotzien	Arthur D. Holley
Branch	Midvale	Salt Lake				
Branch	Provo	Utah				
Branch	Ogden	Weber				
Branch	Ogden	Weber				
Branch	Salt Lake	Salt Lake				
Pioneer Thrift	Salt Lake	Salt Lake	1980	Kelly McQuaid	Pamela J. Rush	
St. George Finance dba						
St. George Thrift and Loan	St. George	Washington	1977	Carlene A. Olson	Robin Hansen	H. Val Hafen
Sunset Finance Company	Ogden	Weber	1966	H. J. Deamer	Sandra Montano	
Terrace Finance Company	Ogden	Weber	1966	H. J. Deamer	H. J. Deamer	
United Thrift	Orem	Utah	1977	Durkley L. Bunker	Mark Williams	Mark Williams
U.S.A. Financial Corp. dba						
Interlake Thrift	Salt Lake	Salt Lake	1953	Rod L. Bills	Jeffrey D. Perkins	Jeffrey D. Perkins
Branch	Sandy	Salt Lake				
Branch	Richfield	Sevier				
Branch	Ogden	Weber				

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
U. S. Thrift and Loan	Salt Lake	Salt Lake	1969	Robert C. Dickie	T. Dalrymple	Paul M. DeVore
Branch	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Price	Carbon				
Branch	Brigham City	Box Elder				
Utah Financial Services	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	Patricia Jarman
dba Utah Financial Thrift & Loan						
Valley Loan Corporation	Salt Lake	Salt Lake	1957	E. H. Throndsen	Louise O'Connor	Ronald E. Sperry
Western Heritage Thrift and Loan Co.	Bountiful	Davis	1979	Larry R. Hendricks	Marilyn Kohl	Larry R. Hendricks
Branch	Sandy	Salt Lake				
Branch	St. George	Washington				

INDUSTRIAL LOAN CORPORATIONS - June 30, 1986----------31
BRANCHES - June 30, 1986----------49
INDUSTRIAL LOAN CORPORATIONS - June 30, 1985----------37
BRANCHES - June 30, 1985----------53

OBTAINED FDIC INSURANCE

Name of Corporation	Approved
American Investment Thrift	5-5-86
Basin Loans	7-1-86
First Thrift and Loan	5-5-86
The Lockhart Co.	1-1-86
U. S. Thrift & Loan	11-8-85

OBTAINED FEDERAL RESERVE MEMBERSHIP

First Security Financial	5-22-86

CHANGE OF NAME

Home Credit Corporation to Home Credit Financial	8-29-86
Valley Thrift and Loan to Great Western Thrift and Loan	6-12-86
Peoples Finance & Thrift Company of Salt Lake City, dba Peoples First Thrift to Peoples 1st Thrift	2-3-86

CORPORATION LICENSES SURRENDERED

	Location	Surrendered
Alpine First Financial	American Fork	6-30-86
Finance America Thrift Corporation	Salt Lake	1-22-86

CORPORATION LICENSES CHANGE TO REGULATED LENDERS

Avco Thrift of Utah	Ogden	12-31-85
HFC Thrift, Inc.	Salt Lake	7-31-85
Model Finance	Salt Lake	3-27-86

MERGERS

Moore Financial of Utah into Continental Bank and Trust	1-1-86

BRANCHES OPENED

Commercial Credit Plan, Inc. 9345 South 700 East	Sandy	5-1-86

BRANCHES CLOSED

First Security Financial	Ogden	2-28-86

CONSOLIDATED STATEMENT

OF

ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS

AND BRANCHES

	32 Corporations 48 Branches	37 Corporations 56 Branches
ASSETS	December 31, 1985	December 31, 1984
Cash on hand and in banks	35,561,806	60,429,119
Adjusted net receivables	651,280,630	646,579,585
Real estate (net of depreciation)		
Used in business	4,304,177	5,046,846
Held for resale	20,757,925	20,606,263
Other real estate	1,810,606	1,422,569
Furniture, Fixtures and Equipment (net of depreciation)	3,466,424	5,455,226
Investments in and loans to affiliates	5,183,199	8,681,310
Other investments (at lower of cost or market)	16,764,419	12,169,099
Deferred cnarges and prepaid expense	1,761,635	1,822,109
Other Assets	30,625,561	30,929,327
TOTAL ASSETS	771,516,382	793,141,453
LIABILITIES AND CAPITAL		
Thrift certificates	584,205,205	614,717,946
Notes Payable	78,469,337	43,219,450
Other liabilities	16,230,191	18,377,686
Subordinated notes and debentures	1,035,906	9,563,075
Capital stock	14,388,589	17,046,041
Surplus	54,009,742	80,959,199
Undivided Profits	25,280,708	8,192,989
Reserve for contingencies	(2,603,296)	1,065,067
TOTAL LIABILITIES AND CAPITAL	771,516,382	793,141,453

INDIVIDUAL REPORTS OF 30 INDUSTRIAL LOAN CORPORATIONS
SHOWING CONDITION AS OF JUNE 30, 1986

ASSETS

NAME OF CORPORATION	CASH ON HAND AND IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES	TOTAL ASSETS
ALTA THRIFT AND LOAN	602,805	2,153,178	0	29,109	0	77,862	2,862,954
AMERICAN INVESTMENT THRIFT	1,001,151	961,323	150	78,265	0	22,174	2,063,063
BASIN LOANS, INC.	152,402	887,122	0	5,698	26,215	26,183	1,097,620
CAPITAL THRIFT AND LOAN	92	0	913,300	0	0	0	913,392
CHARTER THRIFT AND LOAN	2,194,848	6,248,687	2,400,000	547,741	285,985	1,845,880	13,523,141
CITICORP PERSON TO PERSON	12,000,515	65,781,358	135,000,000	395,843	0	651,639	213,829,355
COMMERCE FINANCIAL	1,068,365	15,335,061	1,740,607	133,031	1,011,374	6,482,994	25,771,432
COMMERCIAL CREDIT PLAN	674,286	25,671,873	0	5,971	0	865,601	27,217,731
COPPER STATE THRIFT AND LOAN	1,430,498	18,723,634	415,623	409,539	5,662,563	371,764	27,013,621
COTTONWOOD THRIFT AND LOAN*							
DEALER FINANCE CO.	500	92,528	0	0	15,727	20,772	129,527
FIRST SECURITY FINANCIAL	21,479,519	98,076,957	0	313,407	1,259,428	1,390,780	122,520,091
FIRST THRIFT AND LOAN	277,405	1,330,240	56,752	4,192	164,986	32,168	1,865,743
FOOTHILL THRIFT AND LOAN	1,966,832	31,818,718	256,872	326,802	2,381,391	6,435,406	43,186,021
GREAT WESTERN THRIFT AND LOAN	4,399,000	16,813,000	0	126,000	90,000	242,000	21,670,000
HOME CREDIT THRIFT & LOAN	330,094	4,669,170	155,958	37,250	91,700	60,709	5,344,881
HORIZON THRIFT & LOAN	239,785	2,340,020	22,410	19,410	197,291	44,413	2,863,329
INTERLAKE THRIFT	5,011,316	29,205,930	1,542,527	269,128	2,149,928	830,499	39,009,336
NO. OGDEN FINANCE CO.	447	72,600	114,809	0	0	53,495	241,351
OVERLAND THRIFT AND LOAN	554,985	12,957,991	0	202,240	136,945	133,590	13,985,751
PEOPLES FIRST THRIFT-STATE	533,382	11,392,102	0	25,065	771,866	698,737	13,421,152
PIONEER THRIFT	3,686,470	336,068	0	70,610	0	18,889	4,112,037
ST. GEORGE THRIFT & LOAN	381,061	2,288,305	0	15,771	70,000	73,067	2,828,204
SUNSET FINANCE CO.	459	129,573	27,839	0	0	23,624	181,495
TERRACE FINANCE CO.	201	64,729	81,227	0	0	2,434	148,591
THE LOCKHART CO.	16,162,915	66,966,271	61,200	115,611	1,569,670	904,340	85,780,007
U. S. THRIFT AND LOAN	5,193,346	30,832,504	0	109,719	520,300	375,613	37,111,482
UNITED THRIFT	193,657	1,742,697	0	26,686	188,865	7,292	2,159,197
UTAH FINANCIAL THRIFT	746,939	2,592,166	61,490	22,454	0	112,557	3,535,606
VALLEY LOAN CORPORATION	412,909	205,451	73,162	11,887	0	0	703,409
WESTERN HERITAGE THRIFT & LOAN	542,348	10,754,344	0	156,835	1,277,691	5,075,670	17,806,896
TOTALS	81,238,532	460,443,608	142,923,926	3,530,264	17,871,925	26,080,160	732,896,415

*Cottonwood Thrift and Loan filed a consolidated statement with Commerce Financial.

LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDER'S EQUITY	TOTAL LIABILITIES AND CAPITAL
ALTA THRIFT AND LOAN	2,198,822	0	158,215	505,917	2,862,954
AMERICAN INVESTMENT THRIFT	918,892	0	80,267	1,063,904	2,063,063
BASIN LOANS, INC.	555,776	0	19,150	522,694	1,097,620
CAPITAL THRIFT AND LOAN	1,000	0	162	912,230	913,392
CHARTER THRIFT AND LOAN	12,551,849	32,762	195,146	743,384	13,523,141
CITICORP PERSON TO PERSON	168,048,881	10,838,678	3,208,864	31,732,932	213,829,355
COMMERCE FINANCIAL	21,627,183	0	1,714,029	2,430,220	25,771,432
COMMERCIAL CREDIT PLAN	3,923,237	19,389,783	840,262	3,064,449	27,217,731
COPPER STATE THRIFT AND LOAN	24,511,061	0	1,807,784	694,776	27,013,621
DEANER FINANCE CO.	0	97,275	2,936	29,316	129,527
FIRST SECURITY FINANCIAL	100,282,369	25,791	6,369,660	15,842,268	122,520,091
FIRST THRIFT AND LOAN	352,955	144,194	359,186	1,009,408	1,865,743
FOOTHILL THRIFT AND LOAN	25,782,611	10,909,694	1,584,844	4,908,872	43,186,021
GREAT WESTERN THRIFT AND LOAN	19,046,000	0	273,000	2,351,000	21,670,000
HOME CREDIT THRIFT & LOAN	4,393,441	0	273,380	678,060	5,344,881
HORIZON THRIFT & LOAN	2,452,630	0	17,584	393,115	2,863,329
INTERLAKE THRIFT	30,506,375	0	4,775,975	3,726,986	39,009,336
NO. OGDEN FINANCE CO.	0	288,029	16,243	62,921-	241,351
OVERLAND THRIFT AND LOAN	10,056,985	1,601,093	501,001	1,826,672	13,985,751
PEOPLES FIRST THRIFT	9,212,774	0	291,003	3,917,375	13,421,152
PIONEER THRIFT	3,198,123	0	27,563	886,351	4,112,037
ST. GEORGE THRIFT & LOAN	2,623,013	0	224,958	19,767-	2,828,204
SUNSET FINANCE CO.	0	164,130	0	17,365	181,495
TERRACE FINANCE CO.	0	88,358	9,284	50,949	148,591
THE LOCKHART CO.	74,808,933	0	3,279,554	7,691,520	85,780,007
U. S. THRIFT AND LOAN	31,011,899	696	748,588	5,350,299	37,111,482
UNITED THRIFT	1,738,891	533	152,520	267,253	2,159,197
UTAH FINANCIAL THRIFT	2,801,990	0	116,158	617,458	3,535,606
VALLEY LOAN CORPORATION	0	432,657	14,521	256,231	703,409
WESTERN HERITAGE THRIFT & LOAN	14,702,949	0	1,064,636	2,039,311	17,806,896
TOTALS	567,308,639	44,013,676	28,126,473	93,447,627	732,896,415

INDIVIDUAL REPORTS OF 30 INDUSTRIAL LOAN CORPORATIONS
SHOWING CONDITION AS OF DECEMBER 31, 1985

ASSETS

NAME OF CORPORATION	CASH ON HAND AND IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES	TOTAL ASSETS
ALPINE FIRST FINANCIAL	296,189	50,588	129,501	0	0	3,462	479,740
ALTA THRIFT AND LOAN	317,327	1,911,495	0	24,066	205,934	13,832	2,472,654
AMERICAN INVESTMENT THRIFT	857,009	864,039	150	80,476	0	1,150	1,802,824
AVCO THRIFT	1,200	2,344,484	0	6,956	0	93,512	2,446,152
BASIN LOANS, INC.	139,623	876,098	0	6,949	41,215	23,572	1,087,457
CAPITAL THRIFT AND LOAN	175	1,888	0	0	0	913,300	915,363
CHARTER THRIFT AND LOAN	439,671	6,979,412	2,400,000	372,724	285,985	2,278,649	12,756,441
CITICORP PERSON TO PERSON	10,079,654	239,202,934	0	396,464	0	801,078	250,480,130
COMMERCE FINANCIAL	1,210,265	18,759,033	0	238,441	900,714	6,727,103	27,835,556
COMMERCIAL CREDIT PLAN	815,051	26,816,293	0	12,764	0	709,394	28,463,502
COPPER STATE THRIFT AND LOAN	1,416,778	22,091,947	183,529	245,432	5,156,157	394,519	29,488,362
FIRST SECURITY FINANCIAL	7,132,996	100,841,304	0	362,551	7,628,859	2,211,941	118,177,651
FIRST THRIFT AND LOAN	165,292	1,383,229	48,593	8,769	264,069	0	1,869,952
FOOTHILL THRIFT AND LOAN	2,680,682	25,807,241	338,444	336,528	2,207,198	10,125,231	41,495,324
HOME CREDIT THRIFT & LOAN	246,784	4,324,576	157,173	42,692	339,319	49,255	5,159,799
HORIZON THRIFT & LOAN	163,767	2,178,914	131,358	20,631	63,384	38,889	2,596,943
INTERLAKE THRIFT	1,651,296	27,631,417	6,036,955	279,354	1,269,586	826,049	37,744,657
MODEL FINANCE, INC.	16,024	119,562	50,960	2,631	18,000	5,815	212,992
OVERLAND THRIFT AND LOAN	1,327,693	14,678,762	0	222,963	163,766	289,792	16,682,976
PEOPLES FIRST THRIFT-STATE	1,162,363	12,866,466	0	26,574	777,925	726,679	15,560,007
PIONEER THRIFT	3,225,426	258,099	0	78,917	0	31,169	3,593,611
ST. GEORGE THRIFT & LOAN	257,806	3,247,499	0	22,673	0	160,225	3,688,203
THE LOCKHART CO.	10,265,512	73,384,990	61,200	96,923	2,876,741	704,134	87,389,500
U. S. THRIFT AND LOAN	1,403,948	29,933,077	0	217,171	592,000	476,544	32,622,740
UNITED THRIFT	80,506	1,730,122	0	29,584	177,561	4,272	2,022,045
UTAH FINANCIAL THRIFT	156,602	2,999,767	893	29,076	0	122,874	3,309,212
VALLEY THRIFT AND LOAN	3,280,000	20,646,000	0	142,000	560,000	496,000	25,124,000
WESTERN HERITAGE THRIFT & LOAN	761,635	9,351,394	150,000	163,115	1,533,689	4,078,756	16,038,589
TOTALS	49,581,274	651,280,630	9,738,756	3,466,424	25,062,102	32,387,196	771,516,382

LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDER'S EQUITY	TOTAL LIABILITIES AND CAPITAL
ALPINE FIRST FINANCIAL	0	199,999	33,592	246,149	479,740
ALTA THRIFT AND LOAN	1,882,998	20,003	118,320	451,333	2,472,654
AMERICAN INVESTMENT THRIFT	728,488	0	38,287	1,036,049	1,802,824
AVCO THRIFT	0	1,910,688	39,201	496,263	2,446,152
BASIN LOANS, INC.	541,170	10,000	16,052	520,235	1,087,457
CAPITAL THRIFT AND LOAN	1,000	1,500	0	912,863	915,363
CHARTER THRIFT AND LOAN	10,505,676	40,492	235,926	1,974,347	12,756,441
CITICORP PERSON TO PERSON	177,441,491	39,746,356	2,873,935	30,418,348	250,480,130
COMMERCE FINANCIAL	23,463,383	0	1,200,199	3,171,974	27,835,556
COMMERCIAL CREDIT PLAN	11,481,183	13,722,753	228,227	3,031,339	28,463,502
COPPER STATE THRIFT AND LOAN	25,709,326	400,050	2,010,315	1,368,671	29,488,362
FIRST SECURITY FINANCIAL	99,983,973	34,724	6,579,066	11,579,888	118,177,651
FIRST THRIFT AND LOAN	323,451	135,027	367,057	1,044,417	1,869,952
FOOTHILL THRIFT AND LOAN	23,880,130	11,312,590	1,223,041	5,079,563	41,495,324
HOME CREDIT THRIFT & LOAN	4,173,496	75,000	476,574	434,729	5,159,799
HORIZON THRIFT & LOAN	2,095,838	83,000	24,709	393,396	2,596,943
INTERLAKE THRIFT	29,053,560	0	4,460,075	4,231,022	37,744,657
MODEL FINANCE, INC.	0	5,569	1,175	206,248	212,992
OVERLAND THRIFT AND LOAN	13,666,121	129,906	592,724	2,294,225	16,682,976
PEOPLES FIRST THRIFT-STATE	11,442,864	0	375,042	3,742,101	15,560,007
PIONEER THRIFT	2,709,189	0	26,821	857,601	3,593,611
ST. GEORGE THRIFT & LOAN	3,234,852	0	219,799	233,552	3,688,203
THE LOCKHART CO.	76,256,827	0	3,130,620	8,002,053	87,389,500
U. S. THRIFT AND LOAN	26,238,042	1,081,344	643,931	4,659,423	32,622,740
UNITED THRIFT	1,589,072	0	87,399	345,574	2,022,045
UTAH FINANCIAL THRIFT	2,559,237	0	142,368	607,607	3,309,212
VALLEY THRIFT AND LOAN	22,060,000	0	710,000	2,354,000	25,124,000
WESTERN HERITAGE THRIFT & LOAN	13,183,838	0	971,978	1,882,773	16,038,589
TOTALS	584,205,205	68,909,001	26,826,433	91,575,743	771,516,382

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE

INCOME	December 31, 1984	December 31, 1985
Interest and discount on receivables	88,529,527	85,700,203
Income on investments	6,560,840	6,359,084
Insurance commissions earned	328,162	153,883
Extension collections and late charges	1,149,504	1,379,065
Rental income	459,553	395,098
Gain on sale of real property	49,403	157,895
Other income	2,367,171	2,878,682
TOTAL INCOME	99,444,160	97,023,910
EXPENSE		
Salaries and bonuses	10,395,624	8,504,260
Advertising and public relations	1,047,967	1,043,432
Legal expense	1,052,222	728,054
Audit and accounting services	733,346	659,584
Rent and utilities	2,489,869	2,317,611
Taxes (other than income)	618,847	562,264
Depreciation and amortization	1,559,419	1,425,325
Provision for losses	10,780,082	11,333,549
Other operating expense	15,259,929	16,773,090
Interest expense	66,882,019	61,865,957
Total expense (before income tax expense)	110,819,324	105,213,126
Income before income tax expense	(11,375,164)	(8,189,216)
Federal and state income taxes	(3,848,544)	199,001
Net Income (Loss)	(7,526,620)	(8,388,217)

CREDIT UNIONS

STATE OF UTAH

CREDIT UNIONS
As of June 30, 1986

Name of Credit Union	City	County	Date Chartered	President
A. F. Hospital 170 North 1100 East	American Fork	Utah	1964	Shirley Allshouse
Acorn P.O. Box 25012	Salt Lake City	Salt Lake	1940	Barbara Ynchausti
Airport Employees 4543 South 5080 West	Salt Lake City	Salt Lake	1965	Dennis G. Nelson
Alpine P.O. Box 217	Orem	Utah	1955	Jay L. Stokes
America First P.O. Box 9199	Ogden	Weber	1939	James J. Dawson
AMCOR Employees 2255 South 2700 West	Ogden	Weber	1959	Craig Phillips
American Paper Employees P.O. Box 30038	Salt Lake City	Salt Lake	1959	Ted H. Weese
Associated P.O. Box 30430	Salt Lake City	Salt Lake	1954	H. Ben West
Auto Employees 955 West 2900 South	Salt Lake City	Salt Lake	1973	Deal Griggs
Bailey, Inc. 308 West Third South	Salt Lake City	Salt Lake	1963	Weldon J. Richman
Bear River Valley Co-op Main Highway, P. O. Box 86	Corinne	Box Elder	1954	Joyce S. Nelson
Beehive State Employees 1467 South Main	Salt Lake City	Salt Lake	1954	Walter J. Wickens
Big Valley 10462 Weeping Willow	Murray	Salt Lake	1978	Pat W. Taggart
Blue Cross Blue Shield Employees P.O. Box 30270	Salt Lake City	Salt Lake	1961	Susan Bushman
Boise Cascade Employees Intermountain P.O. Box 1530	Salt Lake City	Salt Lake	1941	Lois Grant

Bridgerland 410 North 2nd West	Hyrum	Cache	1980	Michael K. Presser
Browning Employees Route 1	Morgan	Morgan	1964	Monika Rodie
Buehner Employees 5200 South Main	Murray	Salt Lake	1963	Michio Suglyama
CDP Credit Association P.O. Box 15065	Salt Lake City	Salt Lake	1957	Robert W. Budd
Carbon P.O. Box 719	Price	Carbon	1968	Richard A. Bracken
Carbon Freight Line Employees 1735 South 300 West	Salt Lake City	Salt Lake	1948	Nancy Pecharich
Castleton's 2340 South 900 West	Salt Lake City	Salt Lake	1973	Diane B. Mower
Catholic Community 1380 West Indiana Ave.	Salt Lake City	Salt Lake	1980	Joe Zvonek
Cedar P.O. Box 862	Cedar City	Iron	1959	Rex Hichie
CEI P. O. Box 71306	Salt Lake City	Salt Lake	1979	Tonie Marie Foote
Chevron Saltair P.O. Box 360	Salt Lake City	Salt Lake	1956	Darlyne Aguilar
Chevron West P.O. Box 25117	Salt Lake City	Salt Lake	1950	Douglas G. Gurr
Coca-Cola Employees P. O. Box 1647	Salt Lake City	Salt Lake	1964	Jay W. Olson
Columbia Iron Mines P.O. Box 721	Cedar City	Iron	1944	Cheree Paddock
Construction Trades 291 East 4500 South	Salt Lake City	Salt Lake	1979	Evan Hansen
Corporate Central P.O. Box 27433	Salt Lake City	Salt Lake	1978	Wayne F. Barnes
Cottonwood Hospital 5770 South Third East, #352	Murray	Salt Lake	1963	Judith W. Meyers
Cummins Diesel Employees 3602 South 6470 West	West Valley City	Salt Lake	1955	Gayla T. Petty
Cyprus 3505 South 8400 West	Magna	Salt Lake	1935	Sandra J. Hutchings
D&RGW Employees (Helper) P.O. Box 120	Helper	Carbon	1937	Lorene A. Smith

Name of Credit Union	City	County	Date Chartered	President
Davis 56 East 200 North	Kaysville	Davis	1957	Kathryn C. Thurgood
Davis Schools 225 South 200 West	Farmington	Davis	1956	Neale G. Davis
Deseret News Employees P.O. Box 26042	Salt Lake City	Salt Lake	1946	Shear Wismer
Doctors 6100 So. 300 East, #204	Murray	Salt Lake	1983	Mary Jane Kunz
Duchesne P.O. Box 1585	Roosevelt	Duchesne	1960	Ralph T. Hill, Jr.
EIMAC S. L. Employees 1678 So. Pioneer Road	Salt Lake City	Salt Lake	1980	Mary Ann Sparenberg
EMCO 444 South 300 West, Ste. 210	Salt Lake City	Salt Lake	1948	Monia DeLaBern
Eaton-Kenway 515 East 100 South	Salt Lake City	Salt Lake	1975	Scott Gillespie
Employees Granite Hill & Fixture Co. P.O. Box 16086	Salt Lake City	Salt Lake	1954	Lois Beatty
Employees Quality Linen 1024 South 2nd West	Salt Lake City	Salt Lake	1962	Ralph Bahr
Employment Security Employees P. O. Box 11249	Salt Lake City	Salt Lake	1940	Klare S. Oliver
LITSCO 4376 South 3035 East	Salt Lake City	Salt Lake	1955	Eloise Goodyear
Exchange P.O. Box 11364	Salt Lake City	Salt Lake	1952	Holly G. Anderson
Federated 3514 Meadowbrook Dr.	Salt Lake City	Salt Lake	1966	Doral Bellon
Fur Breeders Agriculture Co-op P.O. Box 295	Midvale	Salt Lake	1965	Loraine Jenkins
GSL P.O. Box 1190	Ogden	Weber	1971	Bruce Wood
Gallagher Employees 830 South 500 West	Salt Lake City	Salt Lake	1953	C. Lee Vance
Garfield 9024 West 2700 South	Magna	Salt Lake	1950	Gerald Hepper

Garkane P.O. Box 748	Richfield	Sevier	1975	Christine Jensen
Goldenwest 147 - 26th Street	Ogden	Weber	1966	Monte M. Call
Grand County P.O. Box 1047	Moab	Grand	1957	Grace Eastin
Granite District 441 East 3900 South	Salt Lake City	Salt Lake	1935	Carl M. Stott
Hafer's Employees 1963 South 300 West	Salt Lake City	Salt Lake	1960	Loyd C. Taylor
Health Care 535 East 400 South	Salt Lake City	Salt Lake	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977	Salt Lake City	Salt Lake	1973	Brent R. W. Holmes
Hi-Land 700 Vine Street	Murray	Salt Lake	1957	Janice Mitchell
Horse Canyon Employees P. O. Box 148	East Carbon	Carbon	1950	Yvonne Jensen
Hotel Utah Employees 75 West South Temple	Salt Lake City	Salt Lake	1937	Lorraine B. Prigmore
Industrial Supply 1635 South 300 West	Salt Lake City	Salt Lake	1964	J. Frank Milner
Ireco Employees 3000 West North Temple	West Jordan	Salt Lake	1964	Samuel O. Stock
Iron County Educators P.O. Box 1033	Cedar City	Iron	1968	Andrew R. Olds
Jelco 1977 West North Temple	Salt Lake City	Salt Lake	1973	Julie Querry
Jordan 1288 South 4th East	Sandy	Salt Lake	1950	Joy Dean Thurman
K. G. 531 South State	Salt Lake City	Salt Lake	1957	Tom Castles
Kaiser Steel P.O. Box F	Sunnyside	Carbon	1948	Bettie H. Casella
L. D. S. Church Employees 147 North 200 West	Salt Lake City	Salt Lake	1955	H. Keith Carroll
Lehi Works Employees P.O. Box 99	American Fork	Utah	1965	Bud B. Ormond

Name of Credit Union	City	County	Date Chartered	President
Linford P.O. Box 419	Salt Lake City	Salt Lake	1970	Robert H. Lemaistre
Local 57 Plus 1717 South Redwood Road	Salt Lake City	Salt Lake	1939	Karleen Park
Logan Cache Rich 75 South 1st West	Logan	Cache	1963	Ray Jorgensen
Logan City Employees 61 West 1st North	Logan	Cache	1939	Venal Jones
M.E.A. 44 South First West	Fillmore	Millard	1956	M. Dean Bennett
McBee Systems P. O. Box 1191	Ogden	Weber	1959	Bonnie Draayer
McKay-Dee Hospital P.O. Box 9370	Ogden	Weber	1954	Brenda Freeman
Meadow Gold Employees P.O. Box 2490	Salt Lake City	Salt Lake	1936	Kathryn Dell
Milford Railroad P.O. Box 736 (Depot)	Milford	Beaver	1977	Wayne A. McCulley
Moroni Feed P. O. Box 50	Moroni	Sanpete	1969	Mar Dye
Mountain America P. O. Box 11506	Salt Lake City	Salt Lake		Lowell S. Baggaley
Mt. States Steel P.O. Box M	Provo	Utah	1968	Jim Stoneman
Murray City 5055 South State	Murray	Salt Lake	1959	Lane D. Layton
Murray School District 110 East 5600 South	Murray	Salt Lake	1955	Thomas D. Hofeling
National J.A.C.L. P.O. Box 1721	Salt Lake City	Salt Lake	1943	Terrell T. Nagata
Nebo 40 South Main	Spanish Fork	Utah	1956	Donald W. Parker
Nephi Community 375 North 200 West	Nephi	Juab	1976	W. Frank Pew
Newspaper Employees 601 Tribune Bldg.	Salt Lake City	Salt Lake	1931	Lona M. Gruettner
Northwest P.O. Box 8980	Salt Lake City	Salt Lake	1974	Calvin R. Nichels

Ogden Clinic 4650 Harrison Blvd.	Ogden	Weber	1963	Claudia Durrant
Ogden Government Employees P.O. Box 68	Ogden	Weber	1930	Robert L. Bringhurst
Ogden Municipal Employees 2555 Grant Avenue	Ogden	Weber	1948	Carrie L. Stewart
Ogden Teachers 3515 Grant Avenue	Ogden	Weber	1932	Claire A. Nielsen
Operating Engineers 64 East 6400 South	Murray	Salt Lake		Diane Sorensen
Orem Postal Box 304	Orem	Utah	1954	James E. Twitchell
Pacific Pipe P.O. Box 166	Springville	Utah	1954	Sherman E. Huff
Peoples Electric Power 8722 So. 300 West	Sandy	Utah		James W. Webb, Sr.
Phillips Wasatch P. O. Box 666	Bountiful	Davis	1940	Robin C. Carbaugh
Pioneer 1799 So. Pioneer Road	Salt Lake City	Salt Lake	1957	Fred S. Rico
Pioneer Valley 3460 South 4155 West	Granger	Salt Lake	1964	Boyd H. Simper
Piping Contractors 669 South Second East	Salt Lake City	Salt Lake	1964	Avard W. Booth
Pittsburg-Des Moines Employees 750 South 500 East	Provo	Utah	1957	Joseph H. Richmond
Plumbers & Steamfitters local #19 1717 South Redwood Road	Salt Lake City	Salt Lake	1980	Vanene C. McShane
Presto 1210 East 2nd South	Lewiston	Cache	1977	Gaylene Stone
Primary Hospital 320 - 12th Ave.	Salt Lake City	Salt Lake	1955	Sharon Balle
Pro of Utah 9580 South 500 West	Sandy	Salt Lake	1978	Paul F. Ashton
Provo City Employees P.O. Box 873	Provo	Utah	1941	David L. Nielsen
Provo Police & Fire Dept. 601 W. Columbia Lane	Provo	Utah	1949	Reed T. Lindsay
Provo Postal Employees 232 West Center	Provo	Utah	1961	Donald Keele
Provo Railroad P.O. Box 29	Provo	Utah	1943	Larry E. Gardner

Name of Credit Union	City	County	Date Chartered	President
Provo School District 200 West 909 North	Provo	Utah	1956	Sheldon C. Schofield
Pyke 1367 South 700 West	Salt Lake City	Salt Lake	1977	Evvie Tyson
Rick Warner Ford 1935 South Main	Salt Lake City	Salt Lake	1976	Jeri Miyatake
Safeway Employees P.O. Box 15775	Salt Lake City	Salt Lake	1974	Grant Behrmann
Salt Lake Board of Realtors 2970 East 3300 South	Salt Lake City	Salt Lake	1962	Gerald P. Werrett
Salt Lake City Employees 1360 South Main	Salt Lake City	Salt Lake	1941	Ronald W. Smith
Salt Lake City Firemen's 124 West 1400 South	Salt Lake City	Salt Lake	1929	Steven G. Leffler
Salt Lake City Water Dept. Employees 1530 Jefferson St.	Salt Lake City	Salt Lake	1937	Mildred E. Burningham
Salt Lake County Employees 54 West 2100 South, Suite #1	Salt Lake City	Salt Lake	1956	Jeannine H. Green
Salt Lake Police 450 East 900 South	Salt Lake City	Salt Lake	1931	Donald Niederhauser
Salt Lake Schools 454 East 300 South	Salt Lake City	Salt Lake	1979	Steven N. Nelson
Salt Workers ATF Box 22054	Saltair	Salt Lake	1958	Ray A. Christensen
San Juan P.O. Box 199	Blanding	San Juan	1963	Wilbur J. Eubanks
Scenic Rail Union Pacific Depot, Rm. 102	Salt Lake City	Salt Lake	1934	L. S. Blunk
Schreiber Employees 885 North 600 West	Logan	Cache	1978	Kenneth R. McDaniel
S E A 440 East 2nd North	Salina	Sevier	1957	Dee Wayne Jolley
Snowbird Employees P.O. Box 3	Snowbird	Salt Lake	1976	Candace C. Shugart
Sorenson Employees 4455 Atherton Drive	Salt Lake City	Salt Lake	1967	Diane B. Hover
South Davis 390 South Main	Bountiful	Davis	1964	Gordon H. Weed

South Salt Lake 2175 South 200 East	Salt Lake City	Salt Lake	1954	Donna H. Heddlesten
South Sanpete 191 North 200 East, Box 471	Ephraim	Sanpete	1956	G. Stanley Black
Southwest Industrial Area 5754 Hood Circle	Murray	Salt Lake	1956	Veva C. Andersen
Standard Optical P.O. Box 1394	Salt Lake City	Salt Lake	1962	Ann Connell
Strong 5177 South 1950 West	Roy	Weber	1971	Sharon L. Oleson
Sweet's Employees 220 South 2nd West	Salt Lake City	Salt Lake	1971	John Hille, Sr.
Tanner Employees 1930 South State	Salt Lake City	Salt Lake	1957	Lynn Beckman
Texas Gulf Potash Employees P.O. Box 265	Moab	Grand	1967	Grace Eastin
Thiokol Employees P.O. Box 647	Brigham City	Box Elder	1958	Rose Byington
Tooele County Schools 123 North 100 West	Tooele	Tooele	1956	Mary A. Orme
Trans West 37 West 1700 South	Salt Lake City	Salt Lake	1966	Marc Hikkelson
Treasury 465 South 400 West	Salt Lake City	Salt Lake	1948	Scott R. Sloan
Tri County Box 98	Circleville	Piute	1972	Mick Reynolds
Tri-Steel 546 West Hindley Drive	American Fork	Utah	1972	Lorilee E. Rowley
UCB P.O. Box 11007	Salt Lake City	Salt Lake	1975	Ann Hutchings
U.M.T.A. P.O. Box 25094	Salt Lake City	Salt Lake	1957	Steven C. Andersen
U.N.D.C. 27 South 100 East	Blanding	San Juan	1976	Greg Johansen
U.O.A. P.O. Box 1194	Salt Lake City	Salt Lake	1954	G. Raymond Fehr
U P & L P.O. Box 311	Ogden	Weber	1974	Glen E. Norby
UPC 4198 South 755 East	Salt Lake City	Salt Lake	1951	Alfred R. Matern

Name of Credit Union	City	County	Date Chartered	President
U. Ph. A. 1062 East 21st South	Salt Lake City	Salt Lake	1963	C. Neil Jensen
USU Community P. O. Box 1195, UMC 01	Logan	Cache	1957	Dennis Child
Uintah P.O. Box 232	Vernal	Uintah	1955	Electa J. Caldwell
Uintah Basin 855 East 200 North (112-9)	Roosevelt	Duchesne	1954	Ralph Thomas Hill, Jr.
University of Utah P. O. Box 8025	Salt Lake City	Salt Lake	1956	Phil Janovak
Utah Associations 1578 West 1700 South	Salt Lake City	Salt Lake	1960	Fred J. Nydegger
Utah Central 825 East 1700 South	Salt Lake City	Salt Lake	1940	Donald Bleazard
Utah Chiropractors 3129 South Main	Salt Lake City	Salt Lake	1966	Allen T. Billeter
Utah Copper Employees 117 E. State Highway	Bingham Canyon	Salt Lake	1940	Barbara Coward
Utah Energy P.O. Box 1004	Price	Carbon	1953	Glade E. Williams
Utah Furniture Association 825 E. Three Fountains, Circle 9	Salt Lake City	Salt Lake	1952	Ruby B. Clifton
Utah Oil Workers Ten West Broadway, Suite 521	Salt Lake City	Salt Lake	1936	Therza Hauss
Utah Power and Light Employees P.O. Box 899	Salt Lake City	Salt Lake	1935	Harvey D. Francis
Utah Prison Employees P.O. Box 250	Draper	Salt Lake	1954	Ruth Reed
Utah Schools for the Deaf and Blind 846 - 20th Street	Ogden	Weber	1957	Blaine L. Seamons
Utah Sportswear Employees P.O. Box 86	Spanish Fork	Utah	1965	Karen Cheney
Utah State 660 South 2nd East	Salt Lake City	Salt Lake	1955	Grant B. Clayburn
Utah Technical College P. O. Box 31808	Salt Lake City	Salt Lake	1972	Virginia Hensley
Utah Transit P. O. Box 15471	Salt Lake City	Salt Lake	1973	Mildred E. Burningham
Utah Valley 510 No. 100 West	Provo	Utah	1953	Ron L. Canto

Name of Credit Union	City	County	Date Chartered	President
Utahmo 669 South 2nd East	Salt Lake City	Salt Lake	1959	Avard W. Booth
Valtek P.O. Box 2200	Springville	Utah	1974	Richard A. Nelson
WASCO P.O. Box 184	Heber City	Wasatch	1959	Grant M. Patch
Water and Sanitation Employees 1400 East 7000 South	Salt Lake City	Salt Lake	1961	Mildred E. Burningham
Weber School District 1935 West 4800 South	Roy	Davis	1979	Richard C. Freeman
Western District P.O. Box 100	East Carbon	Carbon	1967	Roslyn E. Gunderson
Wholesale Plumbing Supply P.O. Box 15794	Salt Lake City	Salt Lake	1964	Shelly D. Visser
Wright's Employees 285 East 900 South	Provo	Utah	1982	Gaylon H. Ashby
Wycoff Employees 2225 South 500 East, #16	Salt Lake City	Salt Lake	1959	Catherine Allison
Young Employees P.O. Box 64	Richfield	Sevier	1979	LuAna P. Nielson

CREDIT UNIONS - June 30, 1986- - - - - - - - - - - - - - - - - - - 166

CREDIT UNIONS - July 1, 1985- - - - - - - - - - - - - - - - - - - -179*

Name of Credit Union	Date
DISSOLUTIONS	
Airport Employees	7-30-85
Bridgerland	11-12-85
Mountain States Steel	10-16-85
Orem Postal	12-31-85
Boise Cascade	2-14-86
JELCO	4-22-86
K. G.	6-9-86
Pittsburgh Des Moines	4-28-86
Tri Steel	4-15-86
Utah Sportswear	4-24-86
Wycoff Employees	4-24-86
MERGERS	
Nephi Community into Nephi Western Federal Credit Union	11-12-85
Chevron Saltair into Garfield	6-5-86
NAME CHANGES	
Rail Ops Credit Union to Trans West Credit Union	7-31-85
D&RGW Employees Credit Union to Balance Rock Credit Union	2-14-86
Kaiser Steel Credit Union to Kaiser Credit Union	3-26-86
Weber School District Employees Credit Union to Weber Credit Union	5-16-86

*Operating Engineers Credit Union, a foreign state chartered credit union with a branch in Utah, converted to a federal charter 2-6-86. This credit union was not included in the total of 179 credit unions.

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1986
166 REPORTING

ASSETS	TOTAL	A.F. HOSPITAL	AMCOR	ACORN	ALPINE	AMERICA FIRST	AMERICAN PAPER	ASSOCIATED	AUTO EMPLOYEES	BAILEY
Total Loans	1,038,908,079	212,202	215,635	2,775,583	14,070,187	233,894,694	89,590	2,394,116	177,044	567,271
Allowance for Loan Losses	(9,279,313)	(7,178)	(4,376)	(3,327)	(60,214)	(3,051,408)	(485)	(17,006)	(285)	(10,096)
Cash	39,828,356	1,755	18,602	4,229	141,592	1,144,016	9,970	71,322	6,703	10,930
Total Investments	578,231,830	10,435	33,174	316,352	4,533,886	165,143,427	38,359	1,366,877	96,000	80,927
Allowance for Investment Losses	(40,913)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	42,753,320	0	0	0	192,072	11,559,175	0	0	0	0
Furniture, Fixtures & Equipment	10,950,642	0	2,750	53,575	111,027	1,736,899	0	35,670	0	1,016
Other Assets	20,456,461	2,288	8,847	5,451	312,985	8,293,098	0	1,635	5,231	0
TOTAL ASSETS	1,721,808,462	219,502	274,632	3,151,863	19,301,535	418,719,901	137,434	3,852,614	284,693	650,048
LIABILITIES AND EQUITY										
Accounts Payable	11,867,315	0	0	190,896	29,526	3,361,939	0	0	0	0
Dividends and Interest Payable	10,057,425	0	0	57,363	92,235	3,437,738	0	66,305	0	23,652
Other Liabilities	415,095	0	0	0	47,065)	0	0	0	0	147
Certificates of Deposit	325,027,536	0	0	0	1,955,649	40,974,041	0	0	0	0
Share Drafts	118,233,923	0	0	96,039	2,174,998	23,670,164	0	68,960	0	0
All Other Share Accounts	1,147,794,560	183,768	253,340	2,664,120	13,183,875	315,447,583	125,605	3,311,958	243,877	558,413
Total Shares and Deposits	1,591,056,017	183,768	253,340	2,760,219	17,314,522	380,091,788	125,605	3,380,918	243,877	558,413
Regular Reserve	52,742,810	15,212	11,043	135,931	721,933	13,565,406	5,210	197,337	18,728	37,381
Other Reserves	26,404,970	0	0	0	11,126	16,130,432	0	33,096	0	0
Retained Earnings	29,264,828	20,522	10,249	7,454	1,139,258	2,132,598	6,619	174,958	22,088	30,455
TOTAL LIABILITIES AND EQUITY	1,721,808,462	219,502	274,632	3,151,863	19,301,535	418,719,901	137,434	3,852,614	284,693	650,048

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	BALANCE ROCK	BEAR RIVER VALLEY	BEEHIVE	BIG VALLEY	BLUE-CROSS BLUE-SHIELD	BROWNING	BUEHNER	CDP	CEE	CARBON
Total Loans	1,459,142	268,071	21,352,874	534,149	1,805,552	485,298	384,960	5,390,587	83,573	3,861,032
Allowance for Loan Losses	(8,693)	(4,102)	(21,326)	(4,241)	(1,554)	(4,728)	(10,117)	(38,908)	(5,237)	(8,258)
Cash	9,696	14,299	1,509,022	82,814	2,984	17,598	15,875	257,940	30,704	818,814
Total Investments	570,372	24,094	4,005,145	12,715	416,290	36,379	141,654	2,614,188	22,399	113,522
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	1,287,616	0	0	0	0	130,661	0	127,150
Furniture, Fixtures & Equipment	10,742	7,330	1,010,302	4,939	11,698	7,282	0	94,214	0	65,860
Other Assets	0	0	119,656	5,709	40,550	(138)	7,029	63,836	0	28,298
TOTAL ASSETS	2,040,259	309,692	29,263,289	636,085	2,275,520	516,495	539,401	8,512,518	131,439	5,006,418
LIABILITIES AND EQUITY										
Accounts Payable	(1,335)	201	0	40,270	2,029	295	3,847	280,486	0	12,094
Dividends and Interest Payable	0	0	448,776	0	9,742	2,352	12,752	54,609	0	27,803
Other Liabilities	0	0	244,253	0	0	0	0	0	0	0
Certificates of Deposit	0	0	22,234,970	110,558	765,071	97,000	150,097	2,356,779	3,000	1,695,965
Share Drafts	0	0	1,323,290	0	0	0	0	521,640	0	596,705
All Other Share Accounts	1,931,855	217,782	3,027,292	476,783	1,385,033	376,573	318,727	5,191,959	119,138	2,453,241
Total Shares and Deposits	1,931,855	217,782	26,585,552	587,341	2,150,104	473,573	468,824	8,070,378	122,138	4,745,911
Regular Reserve	68,607	28,526	938,043	8,135	62,448	25,195	23,344	93,681	6,219	168,032
Other Reserves	0	11,281	1,184	0	0	0	0	26,897	0	0
Retained Earnings	41,132	51,902	1,045,481	339	51,197	15,080	30,634	(13,533)	3,082	52,578
TOTAL LIABILITIES AND EQUITY	2,040,259	309,692	29,263,289	636,085	2,275,520	516,495	539,401	8,512,518	131,439	5,006,418

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	CASTLETON'S	CATHOLIC COMMUNITY	CEDAR	CHEVRON WEST	COCA-COLA	COLUMBIA IRON MINES	CONSTRUCTION TRADES	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CUMMINS DIESEL
Total Loans	46,819	534,898	882,937	8,922,380	163,917	227,722	2,074,403	1,165,434	3,358,970	358,854
Allowance for Loan Losses	(3,000)	(22,390)	(16,292)	(11,943)	(4,169)	(4,050)	(30,843)	(0)	(10,571)	(6,862)
Cash	7,857	2,830	40,096	412,173	8,127	5,263	1,525	5,241,671	21,573	12,389
Total Investments	2,236	528,664	5,765	4,769,519	63,723	18,466	741,069	125,923,485	1,231,407	35,166
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	0	0	0	0	38,076	0	0	0
Furniture, Fixtures & Equipment	0	1,290	19,242	34,518	4	232	17,649	28,740	35,694	0
Other Assets	0	317	1,054	54,117	2,180	2,418	6,674	330,631	158,043	503
TOTAL ASSETS	53,912	1,045,609	932,802	14,180,764	233,782	250,051	2,848,553	132,689,961	4,795,116	400,950
LIABILITIES AND EQUITY										
Accounts Payable	0	0	109,301	0	0	0	1,818	3,782,766	7,273	0
Dividends and Interest Payable	0	21,667	0	21,900	0	0	0	702,197	12,705	0
Other Liabilities	149	316	86	8,625	274	154	1,864	0	0	366
Certificates of Deposit	0	432,700	255,996	0	0	51,028	756,081	34,048,000	816,849	0
Share Drafts	0	0	0	1,019,722	0	0	0	0	365,305	0
All Other Share Accounts	46,868	511,160	534,157	12,499,368	210,218	142,752	1,982,138	92,762,775	3,445,373	335,512
Total Shares and Deposits	46,868	943,860	790,153	13,519,090	210,218	193,780	2,738,219	126,810,775	4,627,527	335,512
Regular Reserve	1,770	59,156	35,023	439,164	5,865	21,865	83,549	674,050	143,512	33,914
Other Reserves	0	0	0	80,000	7,960	0	0	275,000	5	0
Retained Earnings	5,105	20,610	(1,761)	111,985	9,465	34,252	23,083	443,173	4,094	30,258
TOTAL LIABILITIES AND EQUITY	53,912	1,045,609	932,802	14,180,764	233,782	250,051	2,848,553	132,689,961	4,795,116	400,950

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET NEWS	DOCTORS	DUCHESNE	EIMAC	EIMCO	EMSCO	EMPLOYEES GRANITE MILL
Total Loans	41,833,399	717,337	13,247,436	2,163,418	434,847	371,404	1,761,802	1,526,654	107,763	65,467
Allowance for Loan Losses	(143,159)	(2,574)	(140,785)	(22,009)	(0)	(3,813)	(3,989)	(12,812)	(500)	(566)
Cash	930,395	19,311	679,644	7,454	14,499	35	9,691	230,168	36,279	12,788
Total Investments	18,411,856	86,705	3,599,832	102,380	112,971	89,501	1,060,362	383,363	79,420	19,721
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	1,362,382	0	889,554	6,911	0	0	19,944	0	0	0
Furniture, Fixtures & Equipment	340,661	0	197,137	0	614	1,459	22,120	24,053	0	0
Other Assets	529,290	774	150,296	25,270	9,535	2,273	98,775	0	0	0
TOTAL ASSETS	63,265,024	821,553	18,623,114	2,283,432	572,466	460,859	2,968,703	2,159,426	222,962	97,410
LIABILITIES AND EQUITY										
Accounts Payable	107,927	378	10,637	2,619	0	1,812	995,284	2,102	0	90
Dividends and Interest Payable	68,000	0	47,495	38,397	0	7,470	53,610	0	0	0
Other Liabilities	0	0	(635,575)	0	0	0	501	0	0	0
Certificates of Deposit	3,602,730	0	3,632,750	828,357	0	0	0	0	30,448	0
Share Drafts	3,762,205	0	1,557,438	0	0	0	157,305	46,349	0	0
All Other Share Accounts	49,965,808	726,279	12,363,013	1,314,016	562,048	424,858	1,608,028	1,982,573	129,939	65,143
Total Shares and Deposits	57,330,743	726,279	17,553,201	2,142,373	562,048	424,858	1,765,333	2,028,922	160,387	65,143
Regular Reserve	2,074,919	45,939	695,259	94,788	4,186	24,492	123,042	96,376	18,305	11,698
Other Reserves	230,754	0	494,906	0	0	0	0	0	0	20,479
Retained Earnings	3,452,641	48,957	57,111	5,255	6,232	2,227	30,513	32,026	44,270	0
TOTAL LIABILITIES AND EQUITY	63,265,024	821,553	18,623,114	2,283,432	572,466	460,859	2,968,703	2,159,426	222,962	97,410

STATE CHARTERED CREDIT UNIONS JUNE 30, 1988 166 REPORTING ASSETS	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY	EXCHANGE	EATON-KENWAY	FEDERATED	FUR BREEDERS	GSL	GALLAGHER	GARFIELD	GARKANE
Total Loans	95,867	4,554,263	765,633	252,719	392,191	20,424	193,817	760,799	6,700,055	120,200
Allowance for Loan Losses	(6,486)	(26,084)	(2,349)	(6,578)	(11,118)	(400)	(728)	(4,524)	(201,687)	(2,094)
Cash	10,336	150,125	84,757	6,250	20,244	4,990	88,164	4,211	267,438	10,512
Total Investments	1,837	1,645,361	231,626	162,710	242,300	1,149	22,138	143,357	1,677,816	5,206
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	0	0	0	0	0	0	86,894	0
Furniture, Fixtures & Equipment	0	10,070	2	7,686	169	30	0	17,656	46,557	0
Other Assets	85	4,053	6,653	0	0	0	0	22,950	57,813	72
TOTAL ASSETS	101,639	6,337,788	1,066,322	422,787	643,786	26,193	303,391	944,449	8,634,886	133,896
LIABILITIES AND EQUITY										
Accounts Payable	43	11,442	740	0	625	0	0	577	0	0
Dividends and Interest Payable	0	0	0	0	0	0	0	2,497	18,519	0
Other Liabilities	0	0	0	2,028	0	0	0	0	16,880	0
Certificates of Deposit	0	1,823,593	0	0	0	0	0	95,390	1,552,473	0
Share Drafts	0	278,932	0	0	0	0	0	0	251,777	0
All Other Share Accounts	85,576	3,788,269	1,002,792	400,014	520,984	24,415	291,145	742,389	6,282,656	127,284
Total Shares and Deposits	85,576	5,890,794	1,002,792	400,014	520,984	24,415	291,145	837,779	8,086,906	127,284
Regular Reserve	10,581	223,212	44,742	9,814	32,023	953	8,909	55,315	316,027	5,249
Other Reserves	0	99,180	14,803	7,206	20,892	0	0	47,709	4,675	0
Retained Earnings	5,439	113,160	3,245	3,725	69,262	825	3,337	572	191,879	1,363
TOTAL LIABILITIES AND EQUITY	101,639	6,337,788	1,066,322	422,787	643,786	26,193	303,391	944,449	8,634,886	133,896

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	HAFER'S	HEALTH CARE	HERCULES	HI-LAND	HORSE CANYON	HOTEL UTAH	IRECO
ASSETS										
Total Loans	47,153,764	542,137	29,345,200	97,958	7,108,294	10,206,425	2,919,857	760,692	505,072	336,246
Allowance for Loan Losses	(253,185)	(19,826)	(126,[illegible])	(729)	(86,787)	(53,704)	(13,668)	(0)	(970)	(1,052)
Cash	1,151,135	63,645	2,482,766	14,071	100,541	968,503	33,114	5,979	14,474	0
Total Investments	30,941,521	293,533	11,832,012	8,283	1,221,882	6,056,830	739,482	37,960	458,101	138,328
Allowance for Investment Losses	(0)	(0)	(17,139)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	2,389,169	0	1,973,506	0	0	390,147	0	1	0	0
Furniture, Fixtures & Equipment	329,518	6,584	255,155	2,407	54,309	71,175	24,766	0	15,496	4,216
Other Assets	756,810	0	385,038	365	101,060	44,289	17,567	6,986	34,628	0
TOTAL ASSETS	82,468,732	886,073	46,129,846	122,385	8,499,299	17,683,665	3,721,120	811,618	1,026,801	477,738
LIABILITIES AND EQUITY										
Accounts Payable	290,042	0	273,275	2,000	19,343	8,254	483	(371)	0	362
Dividends and Interest Payable	769,139	2,874	0	0	124,348	147,359	0	0	0	7,119
Other Liabilities	0	0	0	0	4,443	8,367	0	32	0	0
Certificates of Deposit	27,409,232	0	5,735,163	0	0	4,346,295	0	0	0	0
Share Drafts	5,912,136	0	7,175,305	0	623,755	1,818,516	0	0	0	0
All Other Share Accounts	41,117,451	802,853	30,241,173	111,714	7,267,621	10,017,569	3,348,416	716,526	991,396	457,219
Total Shares and Deposits	74,438,819	802,853	43,151,641	111,714	7,891,376	16,182,380	3,348,416	716,526	991,396	457,219
Regular Reserve	3,477,227	25,871	1,566,283	7,452	206,946	790,678	176,054	52,636	25,298	11,243
Other Reserves	1,225,179	11,222	974,687	0	150,791	130,737	15,000	0	1,194	331
Retained Earnings	2,268,326	43,233	163,960	1,219	102,052	415,850	179,167	42,795	8,914	1,464
TOTAL LIABILITIES AND EQUITY	82,468,732	886,073	46,129,846	122,385	8,499,299	17,683,665	3,721,120	811,618	1,026,802	477,738

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	INDUSTRIAL SUPPLY	IRON COUNTY EDUCATORS	JORDAN	KAISER	L.D.S. CHRUCH EMPLOYEES	LEHI WORKS	LONFORD	LOCAL 57 PLUS	LOGAN CACHE RICH	LOGAN CITY
Total Loans	127,737	1,707,787	12,767,896	1,565,084	22,565,436	524,649	60,050	1,400,048	1,973,254	353,336
Allowance for Loan Losses	(0)	(18,407)	(40,850)	(40,274)	(200,118)	(10,401)	(592)	(10,345)	(3,949)	(1,103)
Cash	8,240	(6,001)	276,994	63,045	1,338,942	7,672	30,800	201,405	32,353	33,882
Total Investments	283	179,974	5,949,266	178,667	12,086,359	64,897	1,515	26,672	382,250	3,582
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(23,774)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	405,864	10,957	869,070	(1,085)	0	0	0	0
Furniture, Fixtures & Equipment	0	0	140,049	0	383,212	2,733	0	38,808	0	11,823
Other Assets	3,426	32,854	55,227	39,870	244,302	5,780	965	19,850	0	629
TOTAL ASSETS	139,686	1,896,185	19,554,446	1,817,349	37,263,429	594,245	92,738	1,676,438	2,383,908	402,149
LIABILITIES AND EQUITY										
Accounts Payable	10,000	0	0	0	115,985	7,555	75	10,355	0	(11,503)
Dividends and Interest Payable	0	1,072	174,417	0	175,000	0	1,164	2,457	0	0
Other Liabilities	75	0	30,226	0	0	1,052	0	650	0	0
Certificates of Deposit	0	384,253	4,898,546	0	8,680,915	224,291	0	89,413	0	0
Share Drafts	0	19,753	1,276,304	0	6,738,378	0	0	69,100	0	0
All Other Share Accounts	92,615	1,211,425	12,111,320	1,600,058	20,800,743	300,731	84,341	1,452,216	2,048,856	368,400
Total Shares and Deposits	92,615	1,615,431	18,286,170	1,600,059	36,220,036	525,022	84,341	1,610,729	2,048,856	368,400
Regular Reserve	9,930	115,400	659,027	73,224	626,721	43,505	3,482	48,189	97,046	36,712
Other Reserves	4,991	45,650	0	64,809	9,107	0	0	0	1,879	0
Retained Earnings	22,075	118,632	404,606	79,255	116,580	17,111	3,677	4,058	236,127	8,540
TOTAL LIABILITIES AND EQUITY	139,686	1,896,185	19,554,446	1,817,346	37,263,429	594,245	92,739	1,676,438	2,383,908	402,149

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	M.E.A.	MCBEE SYSTEMS	MCKAY-DEE HOSPITAL	MEADOW GOLD	MILFORD RAILROAD	MORONI FEED	MOUNTAIN AMERICA	MURRAY CITY	MURRAY SCHOOLS	NATIONAL J.A.C.L.
Total Loans	7,166,486	347,981	11,377,950	1,593,308	1,713,097	2,628,824	91,643,929	3,115,002	3,404,059	6,224,906
Allowance for Loan Losses	(226,569)	(0)	(23,204)	(13,792)	(114,050)	(6,584)	(387,416)	(38,220)	(157,500)	(104,012)
Cash	242,937	12,146	385,665	24,491	79,422	87,858	1,925,439	149,456	48,111	71,182
Total Investments	1,475,357	92,467	2,592,317	131,261	200,941	810,545	35,500,972	156,417	447,523	1,499,601
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	416,911	0	23,549	1,868	64,406	9,425	4,601,517	104,762	19,499	68,614
Furniture, Fixtures & Equipment	118,942	0	35,494	0	66,955	33,156	1,114,641	26,822	75,196	46,344
Other Assets	220,257	0	71,502	0	0	0	2,667,268	13,802	18,018	23,357
TOTAL ASSETS	9,414,321	452,594	14,463,473	1,737,136	2,010,771	3,563,224	137,066,350	3,528,041	3,854,906	7,829,992
LIABILITIES AND EQUITY										
Accounts Payable	8,615	353	23,991	4,539	3,230	677	497,431	40,373	9,202	2,701
Dividends and Interest Payable	126,553	0	250,864	7,603	18,530	0	189,766	28,034	15,557	10,415
Other Liabilities	0	65	0	0	6,200	0	304,717	11,977	157	421
Certificates of Deposit	2,614,163	0	3,973,119	0	938,705	76,381	56,595,276	1,301,388	1,849,294	520,000
Share Drafts	1,006,180	0	1,034,235	0	74,009	0	8,689,000	195,258	0	0
All Other Share Accounts	5,468,276	415,603	8,323,263	1,299,649	1,064,720	3,225,806	59,439,122	1,841,163	1,885,233	6,461,211
Total Shares and Deposits	9,088,619	415,603	13,330,617	1,299,649	2,077,434	3,302,187	124,723,398	3,337,809	3,734,527	6,981,211
Regular Reserve	163,849	24,274	484,032	80,268	12,190	113,427	5,461,588	90,362	63,860	365,802
Other Reserves	0	0	274,524	248,627	0	7,000	1,691,580	0	31,292	226,592
Retained Earnings	26,685	12,301	99,445	96,452	(106,813)	139,933	4,197,870	19,486	311	242,850
TOTAL LIABILITIES AND EQUITY	9,414,321	452,596	14,463,473	1,737,136	2,010,771	3,563,224	137,066,350	3,528,041	3,854,906	7,829,992

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 186 REPORTING ASSETS	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN CLINIC	OGDEN GOVERNMENT	OGDEN MUNICIPAL	OGDEN TEACHERS	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH
Total Loans	4,441,408	2,851,275	15,552,370	78,684	16,544,536	8,783,347	2,602,852	2,977,325	395,021	1,924,373
Allowance for Loan Losses	(15,556)	(3,907)	(18,232)	(952)	(69,448)	(50,869)	(67,162)	(13,509)	(3,442)	(9,052)
Cash	351,805	16,317	79,972	5,254	216,267	2,010,678	698,100	105,502	1,314	46,878
Total Investments	1,024,523	1,889,197	7,316,783	22,212	5,165,596	2,882,827	251,801	556,616	223,642	1,492,808
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	52,619	0	0	0	1,008,466	82,224	0	67,099	0	0
Furniture, Fixtures & Equipment	37,108	16,228	79,632	463	128,669	14,241	739	66,717	0	18,100
Other Assets	67,516	22,324	44,665	1,129	84,162	109,731	30,638	40,660	7,776	7,221
TOTAL ASSETS	5,959,423	4,791,434	23,055,190	106,810	23,078,248	13,832,179	3,516,968	3,800,410	624,311	3,480,328
LIABILITIES AND EQUITY										
Accounts Payable	330,456	1,519	11,754	0	4,537	41,394	0	533	235	366
Dividends and Interest Payable	85,523	15,138	13,341	0	207,615	103,676	62,117	24,353	8,070	11,416
Other Liabilities	0	0	6,628	0	3,183	0	1,382	33,208	1,418	0
Certificates of Deposit	0	407,560	196,980	0	764,534	345,753	0	760,800	24,418	880,050
Share Drafts	0	0	867,725	0	1,109,850	442,800	0	61,263	0	0
All Other Share Accounts	4,943,739	4,105,738	20,911,950	93,545	19,328,420	12,279,752	3,117,687	2,692,535	581,070	2,470,376
Total Shares and Deposits	4,943,739	4,513,298	21,976,655	93,545	21,202,803	13,068,305	3,117,687	3,514,598	605,488	3,350,426
Regular Reserve	250,208	140,439	770,431	10,837	1,000,099	399,824	0	154,442	7,088	85,347
Other Reserves	0	38,057	21,780	0	57,044	0	0	31,413	0	0
Retained Earnings	349,490	83,043	254,601	2,428	602,967	218,981	335,782	41,864	2,012	32,773
TOTAL LIABILITIES AND EQUITY	5,959,424	4,791,434	23,055,190	106,810	23,078,249	13,832,180	3,516,968	3,800,411	624,311	3,480,328

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	PIONEER	PIONEER VALLEY	PIPING CONTRACTORS	PLUMBERS & STEAMFITTERS	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY	PROVO POLICE & FIRE DEPT.	PROVO POSTAL
Total Loans	7,076,719	194,210	204,838	2,966,924	115,954	1,269,280	187,304	1,501,921	906,154	2,007,871
Allowance for Loan Losses	(173,147)	(13,246)	(8,847)	(8,519)	(2,871)	(23,056)	(0)	(10,806)	(2,240)	(9,614)
Cash	842,596	15,117	11,372	463,833	2,833	6,900	9,119	75,337	4,809	30,531
Total Investments	218,887	4,929	49,239	212,628	1,128	209,162	7,646	100,857	8,989	224,903
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	291,835	0	0	42	0	0	10,000	0	0	0
Furniture, Fixtures & Equipment	74,674	5,722	0	18,597	84	14,957	75	7,942	113	22,559
Other Assets	32,581	0	0	4,711	998	0	0	11,131	0	11,108
TOTAL ASSETS	8,363,845	206,732	256,602	3,658,216	118,126	1,477,243	214,144	1,686,382	917,905	2,287,358
LIABILITIES AND EQUITY										
Accounts Payable	389	0	0	3,352	30,000	708	870	529	0	1,357
Dividends and Interest Payable	46,204	0	0	33,817	0	25,546	0	34,775	0	43,765
Other Liabilities	23,406	0	0	1,530	0	0	0	848	0	346
Certificates of Deposit	1,668,969	17,787	0	624,801	0	710,498	0	0	0	0
Share Drafts	1,970,769	0	0	132,871	6,336	0	0	0	0	0
All Other Share Accounts	4,232,024	185,277	206,317	2,581,869	73,273	644,011	190,269	1,572,503	861,303	1,843,481
Total Shares and Deposits	7,870,862	203,064	206,316	3,339,541	79,609	1,354,509	190,269	1,572,503	861,303	1,843,481
Regular Reserve	296,805	3,499	21,818	177,422	3,139	60,674	16,739	58,448	47,073	133,831
Other Reserves	988	0	0	102,054	0	0	0	5,582	2,418	5,855
Retained Earnings	125,190	169	20,460	500	5,378	35,806	6,266	11,696	7,111	258,723
TOTAL LIABILITIES AND EQUITY	8,363,844	206,732	256,603	3,658,216	118,126	1,477,243	214,144	1,686,381	917,905	2,287,358

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	PROVO RAILROAD	PROVO SCHOOL DISTRICT	PYXE	RICK WARNER FORD	SEA	S.L. BOARD OF REALTORS	SAFEWAY	SALT LAKE CITY EMPLOYEES	SALT LAKE CITY FIREMEN'S	SALT LAKE CITY WATER DEPT.
Total Loans	3,992,943	5,186,642	246,822	300,754	935,566	536,861	11,403,783	20,093,582	6,933,460	392,590
Allowance for Loan Losses	(215,712)	(27,867)	(654)	(4,000)	(4,698)	(18,413)	(47,343)	(236,527)	(32,305)	(13,983)
Cash	303,600	69,085	20,991	10,289	60,741	62,037	393,786	73,266	74,593	13,986
Total Investments	114,901	1,300,277	106,163	6,401	30,393	26,785	4,186,822	871,450	1,623,260	58,625
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	68,192	220,736	0	0	0	0	475,683	104,894	49,794	0
Furniture, Fixtures & Equipment	31,026	37,537	12,896	7,301	2,842	0	40,448	174,922	30,714	5,365
Other Assets	0	73,545	1,590	0	3,025	1,518	147,814	414,391	37,179	9,986
TOTAL ASSETS	4,294,950	6,859,955	395,808	320,745	1,027,779	608,788	16,600,993	21,495,978	8,716,695	466,569
LIABILITIES AND EQUITY										
Accounts Payable	656	25,856	0	46,504	844	244	3,717	44,398	8,568	(220)
Dividends and Interest Payable	11,775	0	0	0	0	0	87,700	105,504	49,231	0
Other Liabilities	0	0	0	940	0	0	38,500	35,778	0	0
Certificates of Deposit	616,626	1,093,800	0	0	0	16,513	5,921,124	3,597,363	2,987,169	0
Share Drafts	122,015	0	0	0	0	0	680,802	2,068,270	333,670	0
All Other Share Accounts	3,272,504	5,212,282	378,264	243,464	939,885	566,021	7,654,834	13,756,019	4,413,543	442,166
Total Shares and Deposits	4,031,145	6,306,082	378,264	243,464	939,884	582,534	14,256,760	19,421,652	7,734,382	442,166
Regular Reserve	195,375	265,063	10,750	27,645	71,040	23,534	704,832	713,904	663,000	17,907
Other Reserves	0	60,213	2,232	0	0	0	906,766	4,348	5,064	0
Retained Earnings	55,800	202,741	4,562	2,192	16,012	2,476	602,716	1,170,394	256,450	6,715
TOTAL LIABILITIES AND EQUITY	4,294,951	6,859,955	395,808	320,745	1,027,781	608,788	16,600,991	21,495,978	8,716,695	466,568

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCENIC RAIL	SCHREIBER	SNOWBIRD	SORENSON	SOUTH DAVIS
Total Loans	2,161,836	5,059,909	5,296,075	404,855	359,533	4,859,523	410,934	208,745	996,493	6,733,215
Allowance for Loan Losses	(9,507)	(59,287)	(89,756)	(26,783)	(4,514)	(54,362)	(2,687)	(6,459)	(14,667)	(41,304)
Cash	363,525	73,831	334,770	13,921	11,378	106,528	216,581	3,231	50	227,387
Total Investments	801,147	1,034,734	4,086,514	5,550	4,543	371,705	6,035	67,576	209,258	1,206,858
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	195,275	239,108	0	0	0	0	0	0	217,019
Furniture, Fixtures & Equipment	6,739	83,087	3,508	1	0	21,454	11,001	10,380	17,262	38,718
Other Assets	16,322	74,815	20,421	0	501	26,331	774	498	1,505	0
TOTAL ASSETS	3,340,062	6,462,364	9,890,640	397,544	371,441	5,331,179	642,638	283,971	1,209,901	8,461,893
LIABILITIES AND EQUITY										
Accounts Payable	1,024	6,294	0	17,300	20,000	0	511	(22)	1,437	57,788
Dividends and Interest Payable	7,653	50,639	3,072	0	0	0	0	0	14,767	115,570
Other Liabilities	0	0	22,115	0	448	0	0	0	500	10,409
Certificates of Deposit	184,600	1,640,800	58,500	0	52,188	0	0	0	152,600	3,296,670
Share Drafts	0	384,499	440,517	0	0	126,771	0	0	0	536,632
All Other Share Accounts	2,885,404	4,095,003	8,622,145	246,811	279,741	4,807,497	621,371	274,013	984,397	3,929,117
Total Shares and Deposits	3,070,004	6,120,302	9,121,162	246,811	331,929	4,934,268	621,371	274,013	1,136,997	7,762,419
Regular Reserve	133,128	220,039	364,011	27,771	18,883	193,601	16,944	9,955	43,544	292,800
Other Reserves	0	25,046	374,628	2,389	0	15,112	0	1,348	0	0
Retained Earnings	128,253	40,044	5,651	103,272	181	188,198	3,812	(1,323)	12,656	222,907
TOTAL LIABILITIES AND EQUITY	3,340,062	6,462,364	9,890,639	397,543	371,441	5,331,179	642,638	283,971	1,209,901	8,461,893

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	SOUTH SALT LAKE	SOUTH SANPETE	SOUTHWEST. INDUSTRIAL AREA	STANDARD OPTICAL	STRONG	SWEET'S EMPLOYEES	TANNER	TEXAS GULF POTASH	THIOKOL	TOOELE COUNTY SCHOOLS
Total Loans	76,704	143,409	85,520	95,565	23,353	76,548	451,555	170,771	4,376,438	789,071
Allowance for Loan Losses	(1,760)	(0)	(1,778)	(2,811)	(1,575)	(2,299)	(27,560)	(1,867)	(16,215)	(10,384)
Cash	10,691	19,897	4,378	1,521	3,554	7,500	73,543	6,634	39,190	60,552
Total Investments	43,042	170,255	47,252	11,791	8,003	32,637	61,106	144,900	2,446,239	481,661
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	0	0	0	0	0	0	71,772	13,499
Furniture, Fixtures & Equipment	1	0	0	0	12	0	3,122	10	30,936	0
Other Assets	0	0	16	0	0	0	0	0	24,341	7,691
TOTAL ASSETS	128,078	333,561	135,388	106,066	33,347	114,386	561,766	320,448	6,972,701	1,342,090
LIABILITIES AND EQUITY										
Accounts Payable	78	0	0	0	0	49	827	447	(600)	0
Dividends and Interest Payable	0	0	0	0	0	0	0	0	7,209	0
Other Liabilities	0	0	0	0	0	0	0	0	3,847	0
Certificates of Deposit	0	0	0	0	0	104,993	10,000	0	532,247	0
Share Drafts	0	0	0	0	0	0	0	0	36,939	0
All Other Share Accounts	107,205	295,915	117,576	81,214	29,147	0	530,209	251,290	5,720,661	1,245,883
Total Shares and Deposits	107,205	295,915	117,576	81,214	29,147	104,993	540,209	251,290	6,289,847	1,245,883
Regular Reserve	7,661	15,644	7,725	13,395	3,672	5,527	3,817	19,493	320,648	62,183
Other Reserves	3,164	0	0	0	42	0	0	10,018	316,165	0
Retained Earnings	9,970	22,002	10,087	11,457	486	3,817	8,914	39,200	35,585	34,026
TOTAL LIABILITIES AND EQUITY	128,078	333,561	135,388	106,066	33,347	114,386	561,767	320,448	6,972,701	1,342,092

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	TRANS WEST	TREASURY	TRI COUNTY	U P & L OGDEN	U. PH. A.	U.H.T.A.	U.N.D.C.	U.O.A.	UCB	UPC
Total Loans	15,385,943	2,691,757	129,631	1,655,807	258,337	4,370,475	115,340	198,012	53,291	119,761
Allowance for Loan Losses	(104,309)	(25,000)	(5,065)	(3,787)	(18,200)	(55,722)	(4,636)	(8,649)	(1,147)	(1,252)
Cash	16,074	26,840	4,611	155,417	12,098	742,449	2,053	2,391	24,354	2,967
Total Investments	2,864,825	878,208	18,895	28,475	43,969	91,486	27,187	6,448	0	2,834
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	540,321	0	0	0	0	136,492	0	0	0	0
Furniture, Fixtures & Equipment	106,057	1,033	0	111	0	95,253	0	0	108	0
Other Assets	258,874	0	0	4,285	5,875	30,175	0	0	1,167	0
TOTAL ASSETS	19,067,785	3,572,838	148,072	1,840,308	302,079	5,418,608	139,944	198,202	77,773	124,310
LIABILITIES AND EQUITY										
Accounts Payable	110,838	0	53	2,348	0	25,003	0	0	0	0
Dividends and Interest Payable	74,513	15,615	0	34,227	235	38,512	0	0	0	0
Other Liabilities	27,850	6,667	0	0	160	6,587	75	0	0	0
Certificates of Deposit	3,336,888	429,468	0	0	59,000	577,841	0	136,008	0	0
Share Drafts	1,068,990	0	0	0	0	154,138	0	0	0	0
All Other Share Accounts	13,452,615	2,671,637	113,659	1,645,522	229,072	4,336,574	111,115	45,099	66,990	83,518
Total Shares and Deposits	17,858,493	3,101,105	113,659	1,645,522	288,072	5,068,553	111,115	181,107	66,990	83,518
Regular Reserve	485,408	192,238	13,751	108,800	13,564	231,760	10,073	0	6,453	17,085
Other Reserves	105,796	0	20,132	0	0	0	0	2,883	0	0
Retained Earnings	404,887	257,213	476	47,411	48	48,193	18,680	14,213	4,329	23,707
TOTAL LIABILITIES AND EQUITY	19,067,785	3,572,838	148,071	1,840,308	302,079	5,418,608	139,943	198,203	77,772	124,310

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	USU COMMUNITY	UINTAH	UINTAH BASIN	UNIVERSITY OF UTAH	UTAH ASSOCIATIONS	UTAH CENTRAL	UTAH CHIROPRACTORS	UTAH COPPER	UTAH ENERGY	UTAH FURNITURE
Total Loans	15,325,715	575,081	117,602	25,999,039	2,141,051	22,251,116	324,034	5,011,503	2,758,817	696,616
Allowance for Loan Losses	(86,229)	(8,969)	(1,862)	(189,806)	(17,229)	(253,526)	(23,091)	(44,493)	(22,162)	(6,861)
Cash	1,735,404	0	25	1,302,257	9,263	1,889,182	23,234	385,895	766,507	12,457
Total Investments	4,328,975	10,641	2,692	24,275,443	1,040,666	9,716,916	5,685	7,631,139	42,566	103,763
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	482,389	0	0	893,985	0	1,502,331	0	33,599	3,827	0
Furniture, Fixtures & Equipment	93,177	612	594	546,125	73,267	242,148	0	8,828	42,577	13,964
Other Assets	578,123	2,885	603	341,113	0	519,576	0	108,662	31,018	2,957
TOTAL ASSETS	22,457,554	580,250	119,654	53,168,156	3,247,018	35,867,743	329,862	13,135,133	3,623,150	822,896
LIABILITIES AND EQUITY										
Accounts Payable	(5,007)	5,236	2,254	132,256	3,574	56,506	21,000	0	12,500	3,172
Dividends and Interest Payable	60,164	8,113	1,485	45,360	12,294	242,410	0	1,989	15,761	0
Other Liabilities	42,707	0	0	(4,081)	16,614	0	0	1,557	29,537	816
Certificates of Deposit	5,246,808	93,108	0	901,720	289,998	5,426,509	0	2,091,301	1,758,299	0
Share Drafts	6,516,751	0	0	14,176,329	503,350	1,272,926	0	0	309,905	0
All Other Share Accounts	9,441,628	443,761	99,441	35,558,644	2,126,161	26,957,105	273,078	10,150,131	1,609,830	738,109
Total Shares and Deposits	21,205,187	536,869	99,441	50,636,693	2,919,509	33,656,540	273,077	12,241,433	3,678,034	738,109
Regular Reserve	721,050	28,616	7,907	1,172,498	120,583	1,048,405	25,029	543,981	63,006	42,046
Other Reserves	0	0	5,684	1,126,544	0	470,000	0	0	0	0
Retained Earnings	432,654	1,416	2,883	58,885	174,045	393,802	10,755	346,172	(175,689)	38,753
TOTAL LIABILITIES AND EQUITY	22,457,555	580,250	119,654	53,168,155	3,247,019	35,867,743	329,862	13,135,131	3,623,147	822,896

STATE CHARTERED CREDIT UNIONS

JUNE 30, 1986 166 REPORTING ASSETS	UTAH OIL WORKERS	UTAH POWER & LIGHT	UTAH PRISON	UTAH SCHOOLS FOR DEAF & BLIND	UTAH STATE	UTAH TECHNICAL COLLEGE	UTAH TRANSIT	UTAH VALLEY	UTAHMO	VALTEK
Total Loans	4,477,207	15,729,471	1,396,250	476,323	87,537,033	87,707	315,083	1,799,030	93,939	126,284
Allowance for Loan Losses	(13,736)	(37,930)	(21,622)	(6,854)	(828,858)	(3,709)	(4,982)	(4,348)	(4,990)	(0)
Cash	78,199	32,014	31,589	39,676	2,289,893	14,868	3,344	34,323	6,107	16,348
Total Investments	3,227,543	5,783,256	40,220	112,648	18,262,947	20,725	18,826	561,035	2,254	23,566
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	0	0	8,613,487	0	0	212,213	0	115
Furniture, Fixtures & Equipment	45,507	6,584	12,536	2,730	1,721,739	995	1	32,467	0	0
Other Assets	106,770	83,682	(1,247)	0	1,664,606	930	3,513	63,980	0	3,046
TOTAL ASSETS	7,921,498	21,597,077	1,465,726	624,523	119,260,847	121,516	337,485	2,698,708	97,310	169,359
LIABILITIES AND EQUITY										
Accounts Payable	0	1,767	0	208	404,504	34	782	3,776	0	0
Dividends and Interest Payable	112,345	473,477	0	0	266,023	0	641	40,375	0	0
Other Liabilities	2,759	94,745	1,540	0	155	137	0	585	0	0
Certificates of Deposit	84,100	0	415,735	0	33,774,448	0	24,113	302,955	0	0
Share Drafts	0	0	0	0	12,592,257	0	0	154,734	0	0
All Other Share Accounts	5,959,600	20,000,563	891,094	572,566	70,490,306	116,641	303,118	2,068,253	83,986	157,790
Total Shares and Deposits	6,043,700	20,000,563	1,306,829	572,566	116,857,011	116,641	327,231	2,525,942	83,985	157,790
Regular Reserve	420,118	645,058	81,290	37,931	1,286,164	3,418	5,100	106,513	7,454	8,052
Other Reserves	0	0	160	0	0	0	0	21,517	0	357
Retained Earnings	1,334,576	381,427	75,607	13,818	366,990	1,286	3,750	0	5,871	3,160
TOTAL LIABILITIES AND EQUITY	7,921,498	21,597,077	1,465,726	624,523	119,260,847	121,516	337,484	2,698,708	97,311	169,359

STATE CHARTERED CREDIT UNIONS JUNE 30, 1986 166 REPORTING ASSETS	WASCO	WATER & SANITATION	WEBER	WESTERN DISTRICT	WHOLESALE PLUMBING SUPPLY	WRIGHT'S EMPLOYEES	YOUNG
Total Loans	873,735	362,395	13,457,029	1,255,718	160,089	12,183	105,593
Allowance for Loan Losses	(10,634)	(4,904)	(23,467)	(10,315)	(18,739)	(504)	(2,879)
Cash	20,267	6,545	98,752	33,612	15,978	8,011	2,371
Total Investments	732,325	15,614	1,563,605	697,540	11,454	364	124,826
Allowance for Investment Losses	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Land & Building (Net)	0	0	80,000	37,689	0	0	0
Furniture, Fixtures & Equipment	6,030	1	0	5,403	5	0	0
Other Assets	0	1,327	160,951	13,235	1,611	0	0
TOTAL ASSETS	1,621,723	380,978	15,336,870	1,940,882	170,398	20,054	229,911
LIABILITIES AND EQUITY							
Accounts Payable	0	1,463	45,470	2,094	11,860	8,896	200
Dividends and Interest Payable	0	567	155,066	0	0	0	7,722
Other Liabilities	0	0	0	5	389	0	0
Certificates of Deposit	536,725	40,259	4,929,913	0	0	0	0
Share Drafts	0	0	1,239,996	0	0	0	0
All Other Share Accounts	955,798	305,193	7,752,352	1,793,866	134,021	11,228	182,615
Total Shares and Deposits	1,492,521	345,452	13,922,262	1,793,866	134,021	11,228	182,615
Regular Reserve	59,480	20,829	518,298	102,890	14,201	780	11,345
Other Reserves	374	0	20,000	0	0	0	6,600
Retained Earnings	69,349	12,668	675,774	42,027	9,928	(850)	21,428
TOTAL LIABILITIES AND EQUITY	1,621,724	380,977	15,336,869	1,940,882	170,399	20,054	229,910

CONSOLIDATED STATEMENT
OF
ANNUAL REPORT OF 175 CREDIT UNIONS
AS OF DECEMBER 31, 1985

ASSETS:

Total Loans	1,012,838,025
Allowance for Loan Losses	(8,723,850)
Cash	33,520,513
U. S. Government Obligations	9,668,483
Federal Agency Securities	23,534,268
Common Trust Investments	132,302
Corporate Central Credit Unions	105,729,762
Commercial Banks	109,746,764
Savings & Loans and Mutual Savings Banks	66,409,572
NCUA Share Insurance Capitalization Deposit	8,782,571
Credit Unions	900,806
Loans to Credit Unions	1,069,831
Other Investments	72,505,276
Allowance for Investment Losses	(7,338)
Land & Building	40,792,336
Other Fixed Assets	10,845,838
Other Assets	18,295,667
TOTAL ASSETS	1,506,040,826

LIABILITIES:

Promissory Notes	2,547,157
Reverse Repurchase Agreeements	1,159,000
Other Notes Payable	7,538,010
Accounts Payable	2,507,276
Interest Payable on Deposits	5,299,360
Accrued Dividends Payable on Shares	4,729,398
Other Liabilities	1,251,109
Total Shares and Deposits	1,379,130,069
Regular Reserve	49,493,436
Investment Valuation Reserve	573,840
Other Reserves	25,640,549
Undivided Earnings	26,171,622
TOTAL LIABILITIES & EQUITY	1,506,040,826

TOTAL ASSETS FOR 180 CREDIT UNIONS
AS OF
DECEMBER 31, 1985

CREDIT UNION	TOTAL ASSETS
A. F. HOSPITAL	223,445
ACORN	2,829,801
ALPINE	15,991,585
AMCOR	275,029
AMERICA FIRST	374,392,247
AMERICAN PAPER & SUPPLY	119,330
ASSOCIATED CREDIT UNION	3,199,506
AUTO EMPLOYEES	267,980
BAILEY INC.	671,041
BEAR RIVER VALLEY	304,479
BEEHIVE STATE EMPLOYEES	24,212,663
BIG VALLEY	557,733
BLUE CROSS BLUE SHIELD	1,879,727
BOISE CASCADE EMPL INTERMTN	228,663
BROWNING EMPLOYEES	441,607
BUEHNER EMPLOYEES	520,308
C.E.E.	106,108
CARBON	4,017,723
CASTLETONS	52,227
CATHOLIC COMMUNITY	1,003,914
CDP CREDIT ASSOCIATION	6,980,137
CEDAR	865,519
CHEVRON SALTAIR	628,330
CHEVRON-WEST	12,220,060
COCA COLA	217,960
COLUMBIA IRON MINE EMPLOYEES	241,800
CONSTRUCTION TRADES	2,639,001
CORPORATE CENTRAL	86,302,028
COTTONWOOD HOSPITAL	4,207,008
CUMMINS DIESEL	373,726
CYPRUS	58,900,356
D&RGW EMPLOYEES	2,005,907
DAVIS	753,338
DAVIS SCHOOLS	15,766,084
DESERET NEWS EMPLOYEES	2,290,222
DOCTOR'S CREDIT UNION	967,258
DUCHESNE	424,490
EATON KENWAY	339,814
EIMAC S. L. EMPLOYEES	2,762,090
EIMCO	1,824,400
EMP CU GRANITE MILL & FIXTURE	105,166
EMPLOYEES QUALITY LINEN	92,421
EMPLOYMENT SECURITY EMPLOYEES	5,618,007
EMSCO	204,508
EXCHANGE	929,538
FEDERATED	592,648
FUR BREEDERS	30,316
GALIGHER	909,498
GARFIELD	8,437,494

CREDIT UNION	TOTAL ASSETS
GARKANE	132,800
GOLDENWEST	75,119,323
GRAND COUNTY	807,480
GRANITE DISTRICT	40,361,520
GSL	344,381
HAFER'S EMPLOYEES	101,626
HEALTH CARE	7,905,973
HERCULES	15,742,441
HI-LAND	3,242,546
HORSE CANYON EMPLOYEES	795,820
HOTEL UTAH EMPLOYEES	993,609
INDUSTRIAL SUPPLY	136,782
IRECO	446,286
IRON COUNTY EDUCATORS	1,761,695
JELCO	112,702
JORDAN	15,628,305
K. G.	21,424
KAISER STEEL	1,686,181
LDS CHURCH EMPLOYEES	32,343,697
LEHI WORKS EMPLOYEES	578,014
LINFORD	77,606
LOCAL 57 PLUS CREDIT UNION	1,172,304
LOGAN CACHE RICH	2,225,052
LOGAN CITY EMPLOYEES	371,696
M.E.A.	9,402,771
MCBEE SYSTEMS	451,858
MCKAY-DEE HOSPITAL	12,603,373
MEADOW GOLD EMPLOYEES	1,506,626
MILFORD RAILROAD	1,941,139
MORONI FEED	2,908,939
MOUNTAIN AMERICA	123,355,410
MURRAY CITY EMPLOYEES	3,497,759
MURRAY SCHOOL DISTRICT	3,669,490
NATIONAL J.A.C.L.	7,010,163
NEBO	4,992,388
NEWSPAPER EMPLOYEES	4,017,765
NORTH WEST	18,561,234
OGDEN CLINIC	110,981
OGDEN GOVERNMENT EMPLOYEES	20,837,039
OGDEN MUNICIPAL EMPLOYEES	11,497,429
OGDEN TEACHERS	3,175,239
OREM POSTAL	352,492
PACIFIC PIPE	3,151,781
PEOPLES ELECTRIC POWER	334,993
PHILLIPS-WASATCH	3,133,519
PIONEER	7,595,241
PIONEER VALLEY HOSPITAL	237,898
PIPING CONTRACTERS	254,536
PITTSBURG-DESMOINES	126,350
PLUMBERS & STEAMFITTERS LOC 19	3,277,500
PRESTO	99,794
PRIMARY HOSPITAL	1,256,669
PRO OF UTAH	218,643

CREDIT UNION	TOTAL ASSETS
PROVO CITY EMPLOYEES	1,339,941
PROVO POLICE & FIRE DEPT	859,206
PROVO POSTAL	2,195,522
PROVO RAILROAD	4,058,523
PROVO SCHOOL DISTRICT	5,467,494
PYKE	337,969
RICK WARNER FORD	334,172
S. L. BOARD OF REALTORS	633,422
SAFEWAY	15,134,134
SALT LAKE CITY EMPLOYEES	19,488,131
SALT LAKE COUNTY EMPLOYEES	2,859,607
SALT LAKE POLICE	5,661,253
SALT LAKE SCHOOLS	9,515,582
SALT WORKERS	392,592
SAN JUAN	334,129
SCENIC RAIL CREDIT UNION	4,773,020
SCHREIBER	603,460
SEA	963,411
SLC FIREMEN'S	7,553,705
SLC WATER DEPT	482,161
SNOWBIRD EMPLOYEES	277,701
SORENSON EMPLOYEES	1,183,380
SOUTH DAVIS	8,032,078
SOUTH SALT LAKE	126,777
SOUTH SANPETE	302,079
SOUTHWEST INDUSTRIAL AREA	154,159
STANDARD OPTICAL	106,583
STRONG	31,855
SWEET'S	109,532
TANNER	554,890
TEXAS GULF POTASH EMP.	265,578
THIOKOL EMPLOYEES	5,751,259
TOOELE COUNTY SCHOOLS	1,216,275
TRANS WEST CREDIT UNION	17,446,462
TREASURY	3,066,528
TRI COUNTY	138,874
TRI-STEEL	30,665
U.M.T.A.	4,866,400
U.N.D.C.	138,380
U.O.A.	211,120
UCB	71,185
UINTAH	517,886
UINTAH BASIN	141,891
UNIVERSITY OF UTAH	43,255,276
UP&L OGDEN	1,669,484
UPC	124,395
UPHA	300,446
USU COMMUNITY	19,725,225
UTAH ASSOCIATIONS	2,695,213
UTAH CENTRAL	31,472,974
UTAH CHIROPRACTORS	284,693
UTAH COPPER EMPLOYEES	12,357,107
UTAH ENERGY	3,101,754

CREDIT UNION	TOTAL ASSETS
UTAH FURNITURE ASSOCIATION	710,353
UTAH OIL WORKERS	7,525,462
UTAH POWER & LIGHT EMPLOYEES	18,404,716
UTAH PRISON EMPLOYEES	1,241,119
UTAH SCHOOLS FOR DEAF & BLIND	499,541
UTAH SPORTSWEAR	14,403
UTAH STATE	113,020,408
UTAH TECHNICAL COLLEGE	120,666
UTAH TRANSIT	272,901
UTAH VALLEY	2,470,360
UTAHMO	105,005
VALTEK	112,807
WASCO	1,576,158
WATER & SANITATION	340,064
WEBER SCHOOL DISTRICT	13,530,214
WESTERN DISTRICT	1,823,224
WHOLESALE PLUMBING SUPPLY	195,252
WRIGHT'S EMPLOYEES	20,025
WYCOFF EMPLOYEES	421,422
YOUNG EMPLOYEES	308,553
TOTAL ASSETS	1,506,040,913

FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTIONS HOLDING COMPANIES WITH UTAH DEPOSITORY AFFILIATES
AS OF 6-30-86

HOLDING COMPANY(IES)	LOCATION	UTAH AFFILIATE	LOCATION
Amec, Inc.	Las Vegas, Nevada	United Thrift	Orem, Utah
Bonneville Bancorp	Provo, Utah	Bonneville Bank	Provo, Utah
Brighton Bancorp	Salt Lake City, Utah	Brighton Bank	Salt Lake City, Utah
Capital Bancorp	Salt Lake City, Utah	Capital City Bank	Salt Lake City, Utah
Charter Savings Corporation	Jacksonville, Florida	First Charter Savings Bank dba,	St. George, Utah
The Charter Company	Jacksonville, Florida	Heritage Savings and Loan	
Citicorp Holding Inc.	Wilmington, Delaware	Citibank (Utah)	Salt Lake City, Utah
Citicorp	New York, New York		
Citicorp Person to Person, Inc.	St. Louis, Missouri	Citicorp Person-To-Person Financial	
Citicorp	New York, New York	Center of Utah	Salt Lake City, Utah
Thrift Holding Company	Salt Lake City, Utah	Charter Thrift & Loan	Bountiful, Utah
Citizens Bankshares, Inc.	Ogden, Utah		
Columbia Financial Company	Salt Lake City, Utah	Capitol Thrift & Loan	Salt Lake City, Utah
Commerce Financial	Salt Lake City, Utah	Commerce First Thrift Corporation	Salt Lake City, Utah
		Cottonwood Thrift and Loan	Salt Lake City, Utah
Commercial Credit Company	Baltimore, Maryland	Commercial Credit Plan Incorporated	Salt Lake City, Utah
Control Data Corporation	Minneapolis, Minn		
Commercial Security Bancorporation	Ogden, Utah	Commercial Security Bank	Ogden, Utah
Community Financial Services, Inc.	Salt Lake City, Utah	Pioneer Bank	Salt Lake City, Utah
Copper State Financial Corporation	Salt Lake City, Utah	Copper State Thrift & Loan Co.	Salt Lake City, Utah
Cottonwood Bancorporation	Salt Lake City, Utah	Cottonwood Security Bank	Salt Lake City, Utah
CREDITHRIFT Financial Inc.	Evansville, Ill.	Peoples 1st Thrift	Salt Lake City, Utah
Maryland Casualty Company	Baltimore, Maryland		
American General Corporation	Houston, Texas		
Davis County Bancorporation	Farmington, Utah	Davis County Bank	Farmington, Utah
Grant S. Clark Investment Company	Salt Lake City, Utah		
Deseret Bancorporation	Pleasant Grove, Utah	Deseret Bank	Pleasant Grove, Utah
First Bankshares, Inc.	St. George, Utah	Dixie State Bank	St. George, Utah
First Intermountain Holding Corp.	Salt Lake City, Utah	United Bank	Murray, Utah
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Utah, N.A.	Salt Lake City, Utah
First Security Corporation	Salt Lake City, Utah	First Security Bank of Utah, N.A.	Salt Lake City, Utah
		First Security Financial	Salt Lake City, Utah
		First Security State Bank	Salt Lake City, Utah
First Western Bancorporation	Moab, Utah	First Western National Bank	Moab, Utah
Foothill Financial Corporation	Salt Lake City, Utah	Foothill Thrift and Loan	Salt Lake City, Utah
General Acceptance Corporation,			
dba Froyd Insurance Agency	Cedar City, Utah	General Acceptance Company,	
		dba Horizon Thrift and Loan	Cedar City, Utah

Great Western Financial Corporation	Beverly Hills, California	Great Western Thrift and Loan	Salt Lake City, Utah
Great Western Savings	Beverly Hills, California		
Great Western Capital Corporation	Beverly Hills, California		
Blazer Financial Corporation	Miami, Florida		
Guardian Bancorp	Salt Lake City, Utah	Guardian State Bank	Salt Lake City, Utah
Home Credit Corporation	Salt Lake City, Utah	Home Credit Thrift and Loan	Salt Lake City, Utah
Independence Investment Company	Tampa, Florida	USA Financial Corp.	Salt Lake City, Utah
Freedom Savings and Loan Association	Tampa, Florida	dba Interlake Thrift	
L. E. Ellison Family Co.	Layton, Utah	First National Bank of Layton	Layton, Utah
Leucadia, Inc.	New York, New York	American Investment Thrift	Salt Lake City, Utah
		American Investment Bank, N.A.	Salt Lake City, Utah
M. O. Packard Investment Co.	Springville, Utah	Central Bank & Trust Co.	Springville, Utah
Moore Financial Group, Inc.	Boise, Idaho	Continental Bank and Trust Company	Salt Lake City, Utah
		Moore Trust Company	Salt Lake City, Utah
Rocky Mountain Bancorporation	Bountiful, Utah	Rocky Mountain State Bank	Salt Lake City, Utah
		Rocky Mountain State Bank of Bountiful	Bountiful, Utah
San Francisco Bancorp	San Francisco, CA	Overland Thrift and Loan	Salt Lake City, Utah
Caserco, Inc.	Bala Cynwyd, Penn		
Laurel, Inc.	Bala Cynwyd, Penn		
Atlantic Financial Federal	Bala Cynwyd, Penn		
Salt Lake Bancorporation	Salt Lake City, Utah	Sandy State Bank	Sandy, Utah
Tennessee Homestead Company	Ogden, Utah	Bank of Utah	Ogden, Utah
Republic National Bank	Dallas, Texas	Tracy-Collins Bank & Trust Company	Salt Lake City, Utah
UB&I Bancorp	Bountiful, Utah	Utah Bank and Trust	Bountiful, Utah
U. S. Bancorp Consumer Services, Inc.	Portland, Oregon	U. S. Thrift & Loan	Salt Lake City, Utah
U.S. Bancorp	Portland, Oregon		
Union Bancorporation	Salt Lake City, Utah	Union Bank	Salt Lake City, Utah
Valley Utah Bancorporation	Salt Lake City, Utah	Silver King State Bank	Park City, Utah
		Valley Bank & Trust Company	Salt Lake City, Utah
Associated Investment Corporation	Fullerton, California	Valley Central Bank	Richfield, Utah
Winn Enterprises	Fullerton, CA		
Zions Utah Bancorporation	Salt Lake City, Utah	MountainWest Savings and Loan	Ogden, Utah
		Zions First National Bank	Salt Lake City, Utah
		Lockhart Co., The	Salt Lake City, Utah

NOTE:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates the parent of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of each Utah affiliate owned by a holding company(ies).

This column indicates the home office of each Utah affiliate by city.

THE FOLLOWING COMPANIES HAVE BEEN AUTHORIZED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS IN THE STATE OF UTAH AS OF JUNE 30, 1986:

American Express Travel Related Services Co., Inc.	New York, New York
BA Cheque Corporation	San Francisco, CA
Harmon's, Inc.	West Valley City, Utah
Republic Money Orders, Inc.	Dallas, Texas
Smith's Management Corporation	Salt Lake City, Utah
Travelers Express Company, Inc.	Minneapolis, Minnesota
Travellers Cheque Associates, Ltd.	New York, New York